



# Lancaster County

## Plan Review

**Presented by: Mike McCann**  
**Vice President, Key Accounts**

As of: **June 30, 2018**

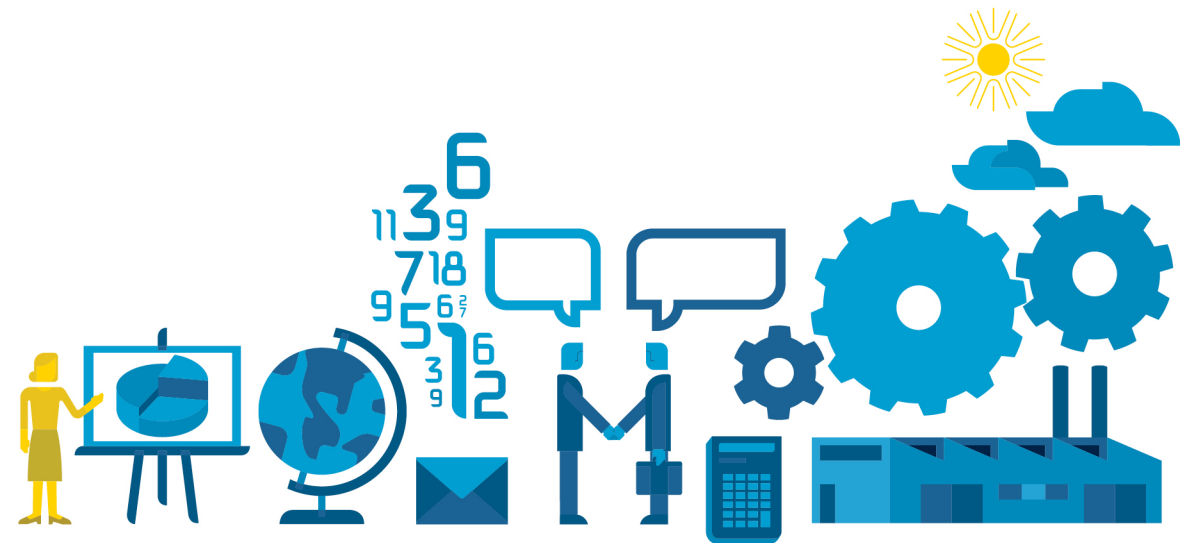
*Report contains information up through  
the last business day of the period end.*

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# Section I: Investment Monitor

# Investment Review



## Lancaster County, Nebraska EEs Retirement Plan

Performance results as of June 30, 2018

**Presented by: Mike McCann**  
Vice President, Key Accounts, Prudential Retirement

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# Market Commentary

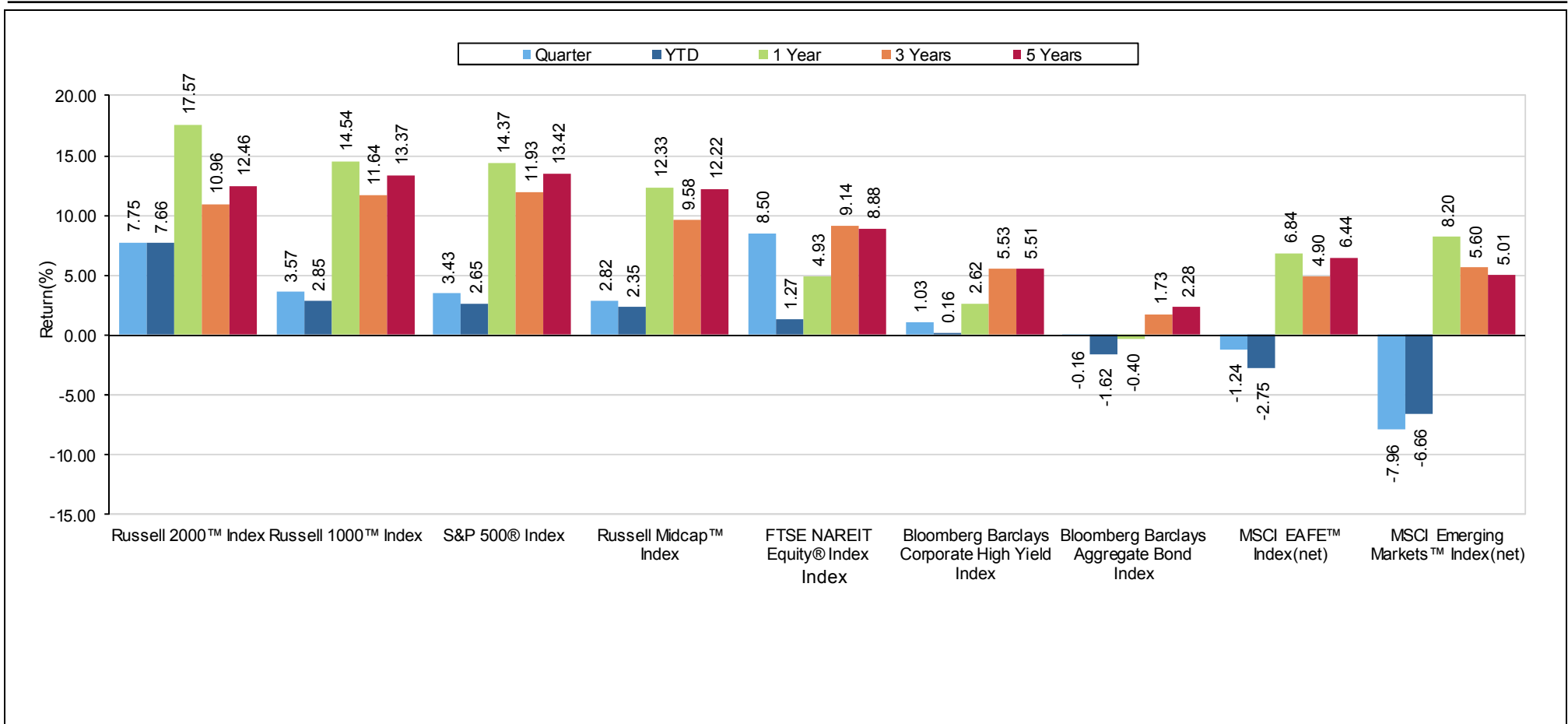
Certain information contained herein may constitute "forward-looking statements," (including observations about markets and industry and regulatory trends as of the original date of this document). Due to various risks and uncertainties, actual events or results may differ materially from those reflected or contemplated in such forward-looking statements. As a result, you should not rely on such forward-looking statements in making any decisions. No representation or warranty is made as to future performance or such forward-looking statements.

**These materials are not intended as an offer or solicitation with respect to the purchase or sale of any security or other financial instrument or any investment management services and should not be used as the basis for any investment decision. Past performance is not a guarantee or a reliable indicator of future results.**

## Economic Review

- Compared with only 2.2% growth in the first quarter, real GDP growth increased at an estimated 4% annual rate in the second quarter, the fastest quarterly gain since 2014. Output was fueled by robust growth in consumer spending and business investment. U.S. real GDP has risen by an estimated 3% over the past four quarters, the fastest year-over-year gain since 2015.
- Inflation continues to drift higher but at a moderate pace. Core consumer inflation rose at an annual rate of roughly 2% in the quarter, up from 1.5% one year ago. Wages rose at a 2.9% annual rate during the past three months, up from only 2% one year ago.
- Labor market data continue to shatter records on a monthly basis. At 3.8%, the unemployment rate is the lowest since 1968. Initial jobless claims are the lowest in 50 years while nationwide job openings are at 6.7 million, the highest on record. For the first time since records began, the number of job openings exceeds the number of job seekers.
- Corporate earnings continue to expand at a rapid pace. Second quarter earnings per share (EPS) for the companies in the S&P 500 Index rose by an estimated 20% versus the same quarter in 2017, augmented by lower taxes.
- Geopolitical developments in Europe, Asia, North America, and the Middle East contributed to an escalation in investor anxiety resulting in considerable market volatility in the second quarter. Diplomatic developments between the U.S. and North Korea, tightening sanctions on Iran, a political and constitutional crisis in Italy, and spreading trade disputes between the U.S. and its major trading partners undermined investor confidence and offset favorable news on the economic front.
- Global GDP growth slowed during the past six months, raising concerns among investors. Economic data in Europe, Japan, and China weakened somewhat from the robust growth in 2017, which was the fastest year of global growth in more than a decade. Global equity markets exhibited unusually wide divergences during the quarter as investors discriminated among sectors and regions to identify stocks most and least impacted by geopolitical pressures.

# Financial Market Returns



- World financial markets improved modestly during the second quarter, with U.S. equities leading the way, despite growing geopolitical tensions, a steady rise in world oil prices, spreading inflationary fears and escalating trade tensions. Emerging market equities were particularly hit hard, being adversely impacted by a stronger U.S. dollar and ongoing trade concerns.
- Small-cap stocks rose to an all-time high during the quarter with the Russell 2000 Index delivering the strongest returns for the quarter and the trailing one year. Small-cap equities have benefited from being less dependent on exports, which have been negatively impacted by an appreciating U.S. dollar and trade tensions.
- Given the backdrop of rising interest rates, Investment-grade bonds, as measured by the BBC Aggregate Bond Index, fell a modest 0.16% in the second quarter.

Data Source: Russell/Mellon Analytical Services

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# Domestic Equity Style Returns

**Quarter**

Large (Russell 1000™ Index)	1.18	3.57	5.76
Mid (Russell Midcap™ Index)	2.41	2.82	3.16
Small (Russell 2000™ Index)	8.30	7.75	7.23
	Value	Blend	Growth

- Small-cap stocks outperformed mid- and large-cap stocks for the quarter. Small-Cap Value was the strongest performing segment with a 8.3% return for the quarter, benefiting from the top-performing Energy and Real Estate sectors.
- Growth outperformed Value and maintained its leadership within the Mid and Large-cap segments. Growth indices continued to benefit from strong performance from the Information Technology and Consumer Discretionary sectors.
- Specific leadership within the large-cap indices continued to be driven by the Information Technology sector. More than 100% of the total return in the S&P 500 during the first half of the year was attributable to only ten technology and social media companies, with Amazon accounting for roughly two-fifths of the benchmark's advance.

**YTD**

Large (Russell 1000™ Index)	-1.69	2.85	7.25
Mid (Russell Midcap™ Index)	-0.16	2.35	5.40
Small (Russell 2000™ Index)	5.44	7.66	9.70
	Value	Blend	Growth

**1 Year**

Large (Russell 1000™ Index)	6.77	14.54	22.51
Mid (Russell Midcap™ Index)	7.60	12.33	18.52
Small (Russell 2000™ Index)	13.10	17.57	21.86
	Value	Blend	Growth

**3 Years**

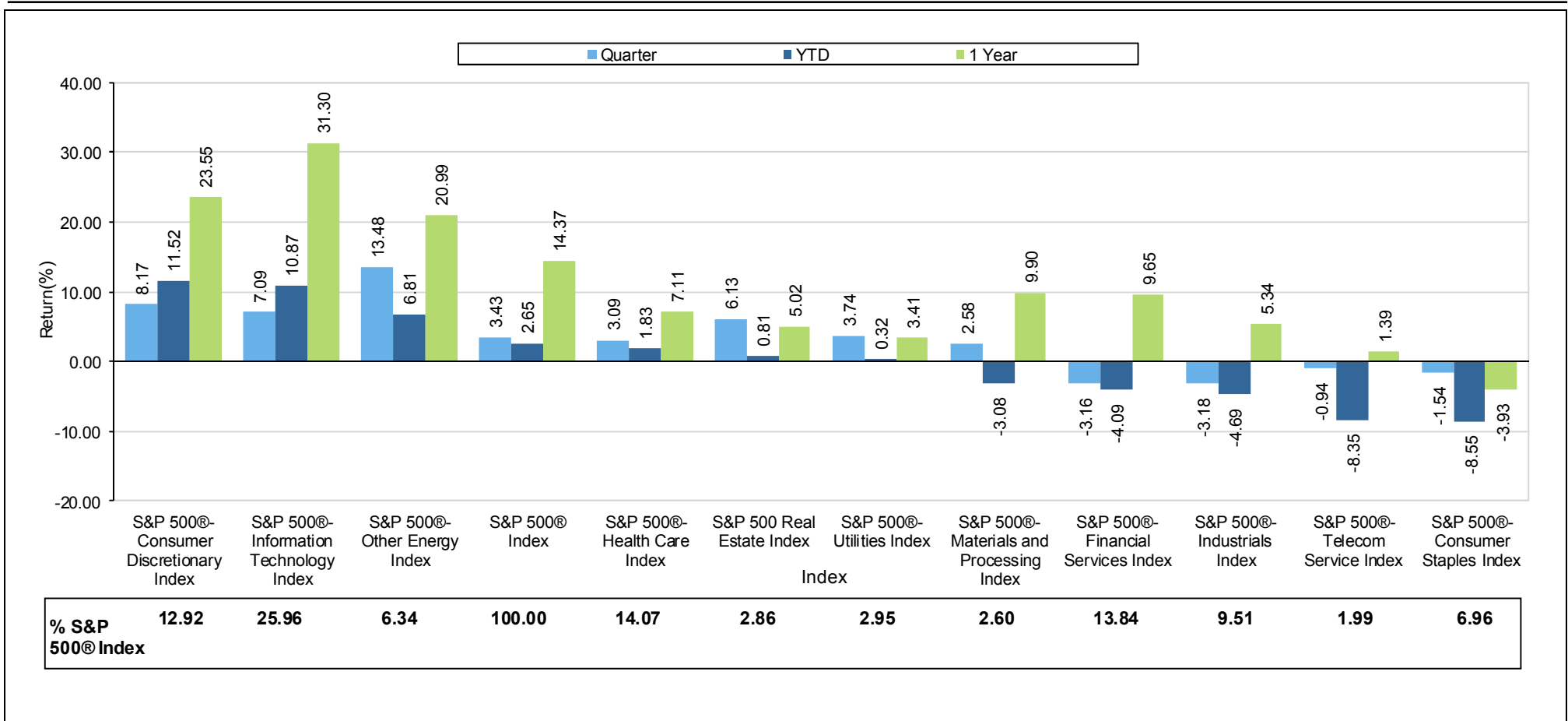
Large (Russell 1000™ Index)	8.26	11.64	14.98
Mid (Russell Midcap™ Index)	8.79	9.58	10.73
Small (Russell 2000™ Index)	11.22	10.96	10.60
	Value	Blend	Growth

**5 Years**

Large (Russell 1000™ Index)	10.34	13.37	16.36
Mid (Russell Midcap™ Index)	11.27	12.22	13.37
Small (Russell 2000™ Index)	11.18	12.46	13.65
	Value	Blend	Growth

Data Source: Russell/Mellon Analytical Services

## S&P 500 Sector Performance



- Technology stocks sustained their leadership role with their eighth straight quarter of gains and outperformed all other sectors over the trailing one year with a 31.3% return. Investor demand for the higher growth sectors of the market, such as Consumer Discretionary and Information Technology, contributed significantly to the S&P 500's return.
- Energy was the top performing sector for the quarter benefitting from rising oil prices. Oil prices temporarily topped \$80 a barrel for the first time in over three years due to strong global demand, continued supply discipline and geopolitical uncertainty after the U.S. withdrew from the Iran nuclear accord.
- Financials and Industrials were the weakest performing sectors for the quarter. Bank stocks were lower due to concerns over diminished spreads between short-term and long-term rates and the impact on future earnings, while escalating trade tensions weighed on industrial stocks.

Data Source: Russell/Mellon Analytical Services

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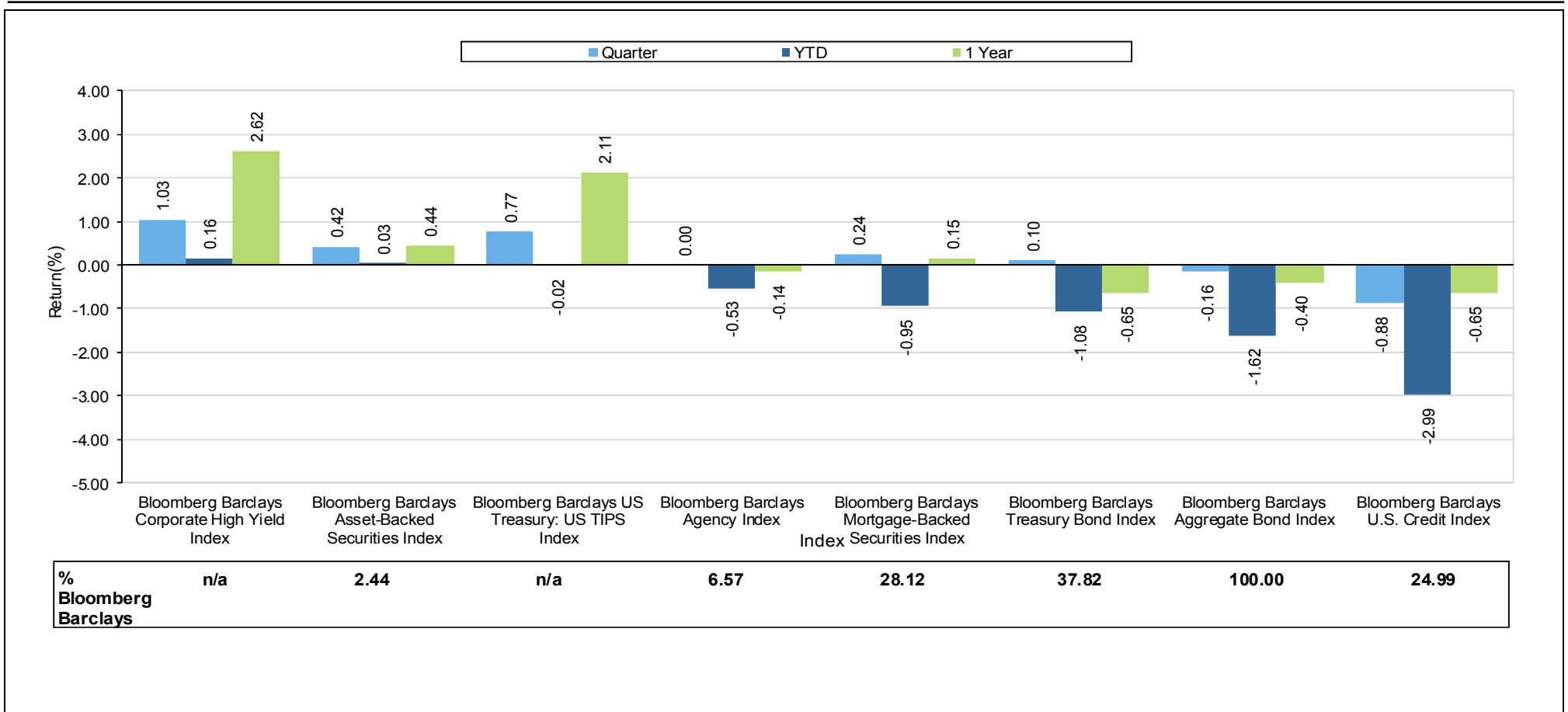
# International Index Returns



- International developed market equities posted negative returns for the second straight quarter, with the MSCI EAFE Index down 1.24%. European and Japanese equities struggled this quarter due to the uncertainty following Italy’s referendum and intensifying trade concerns due to President Trump’s threatened tariffs.
- The MSCI Emerging Markets Index was the worst performing major asset class for the quarter falling 8%, its worst quarterly performance since the third quarter of 2015. Emerging Market stocks were adversely impacted by a stronger U.S. dollar and ongoing trade tensions.
- The United Kingdom was the best performing segment for the quarter, as the Bank of England decided to hold off on raising rates which contributed to a renewed decline in the value of the British pound.

Data Source: Russell/Mellon Analytical Services

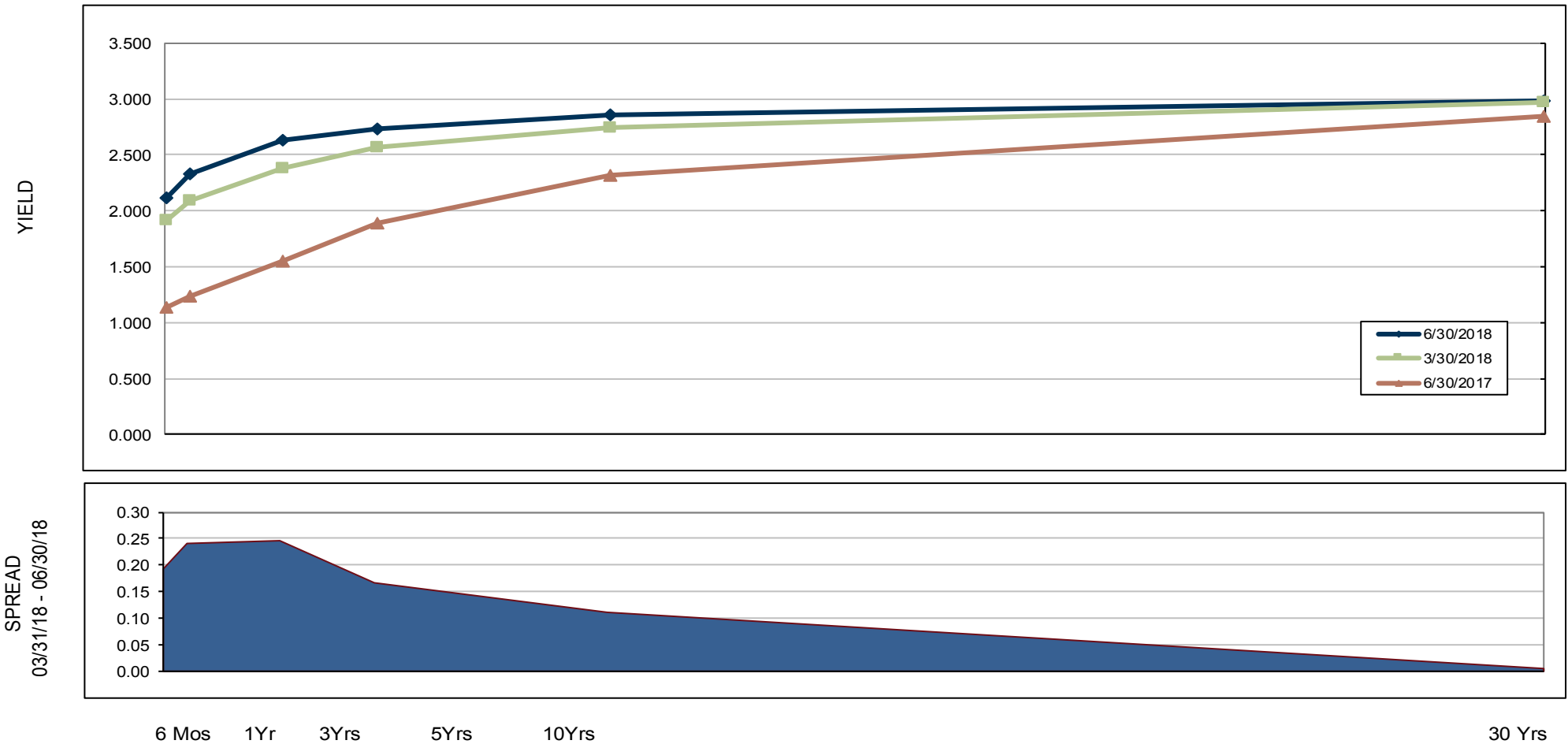
# Fixed Income Returns



- Fixed Income struggled despite risk aversion escalating late in the quarter. Investment grade corporate issues were the worst-performing fixed income segment for the second straight quarter, as interest rates moved higher and credit spreads widened
- The best-performing segment within the domestic fixed-income market was the BBC High Yield Bond Index, registering a 1% return. High yield outpaced all other sectors as low quality and higher coupons provided a yield buffer that was able to overcome wider spreads.
- U.S. Treasury Inflation-Protected Securities (TIPS) registered a 0.80% return due to rising inflationary expectations. Asset-backed securities, as measured by the BBC ABS Index, was up 0.42% for the quarter, supported by strong performance from the auto-loan subsector and positive U.S. consumer data.

Data Source: Russell/Mellon Analytical Services

# U.S. Treasury Yield Curve



- The Federal Open Market Committee (FOMC) raised the target range for the Federal Funds rate by 25 bps from 1.75% to 2.00% in June’s meeting as expected. In addition to the seventh rate hike since December 2015, the Federal Reserve added another rate hike this year and next, for a total of four hikes in 2018 and three hikes in 2019.
- The yield on the 10-year U.S. Treasury reached a seven-year high of 3.10% in May before ending the quarter at 2.85%. The yield on the 10-year broke above the 3% level for the first time since 2014, before concerns over trade tensions and slower global growth drove investors into safe-haven assets.
- The slope of the yield curve continued to flatten during the quarter with the spread between two- and ten-year yields at their narrowest since 2007. 2-year U.S. Treasury yields increased from 2.27% to 2.53%, as the U.S. Federal Reserve reaffirmed guidance for two more rate hikes this year, heightening recession concerns.

Data Source: Bloomberg

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## Economic & Market Outlook

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- U.S. real GDP could expand at a 3% annual rate over the next four quarters, led by residential construction, consumer spending, and business investment in plant and equipment. The world economy should grow at a 3.8% rate over the next year, slightly below the 4.3% mini-boom in 2017, but slightly above its long-term growth potential.
- The probability of recession should rise as 2019 unfolds with further weakness expected in 2020, possibly morphing into a recession later in the year. Profit margins for the companies in the S&P 500 are currently at a cyclical peak and should begin to compress within the next several quarters. The world economy appears to have passed its maximum growth rate during 2017, but fears of a major economic slowdown appear to be exaggerated.
- Inflation has not yet reached a level that would threaten the expansion but is moving in that direction. Core consumer inflation is currently near 2%, and could peak slightly below 3% in 2020. Wages are also increasing at a moderate pace, currently at 2.8%, but are likely to rise at a faster pace over the next two years and could peak near 4% in 2020.
- Escalating trade tensions are the greatest immediate threat to the world economy and financial markets. Trade frictions between the U.S. and Canada, Mexico, Europe, and China could deteriorate further in coming weeks, undermining business confidence and constraining company expansion plans. In the event of a large-scale escalation in protective tariffs, the probability of a recession would rise to 35% this year to 65% in 2019.
- World financial markets crossed an important inflection point earlier in the year, associated with a profound shift in market expectations regarding the direction of key economic and policy variables. A combination of rising interest rates and inflation, slower economic and profit growth, aggressive trade policies, and geopolitical risks should act as headwinds for common stocks beginning in 2019. The already difficult environment for fixed-income markets is expected to worsen over the next 12 to 18 months as bond market yields drift higher and credit spreads widen. Returns in virtually all sectors of the bond market could be negative over the next year.

# Plan Summary

## Executive Summary - 006371

Asset Class	Current Funds	Assets	% of Assets	Meets Perf. <sup>1</sup> Criteria 6/30/18	DDA <sup>2</sup> Rank 6/30/18	Category Percentile Ranks as of 06/30/2018			Funds for Consideration
						1 Year	3 Year	5 Year	
Large Value	T.Rowe Price Large Cap Value Equity Fund (IS Platform)	\$ 12,041,470	8.1%	Yes	---	55%	26%	23%	
Large Blend	Vanguard 500 Index Admiral	\$ 3,303,127	2.2%	Yes	---	28%	12%	11%	
	American Funds Fundamental Invs R4	\$ 5,920,109	4.0%	Yes	---	27%	5%	19%	
Large Growth	Fidelity Advisor® New Insights I	\$ 17,487,663	11.8%	Yes	---	45%	40%	52%	
Mid Value	Vanguard Selected Value Inv	\$ 9,443,832	6.4%	Yes	---	87%	59%	48%	
Mid Blend	Vanguard Mid Cap Index Admiral	\$ 1,212,377	0.8%	Yes	---	45%	37%	19%	
Mid Growth	Eaton Vance Atlanta Capital SMID-Cap I	\$ 1,139,720	0.8%	Yes	---	45%	10%	17%	
	Mid Cap Growth / Westfield Capital Fund	\$ 7,194,135	4.9%	Yes	2	51%	37%	22%	
Small Value	PGIM QMA Small-Cap Value R6	\$ 900,767	0.6%	Yes	---	67%	29%	35%	
Small Blend	Vanguard Small Cap Index Adm	\$ 3,534,134	2.4%	Yes	---	33%	35%	25%	
Small Growth	BlackRock Advantage Small Cap Gr Instl	\$ 2,773,012	1.9%	Yes	---	52%	74%	49%	
Global Blend	American Funds Capital World Gr&Inc R4	\$ 6,109,893	4.1%	Yes	---	43%	42%	47%	
International Growth	American Funds Europacific Growth R4	\$ 19,381,759	13.1%	Yes	---	59%	52%	37%	

<sup>1</sup>Performance criteria: Fund should outperform the index over the 3 or 5 year periods or maintain a top half ranking in the applicable peer universe over the same time period.

<sup>2</sup>The DDA Rank represents the quartile ranking assigned to the fund in the latest Due Diligence Advisor Program Report.

The % of Total Assets represents the % of Total Assets reported in the table above and are unaudited.

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Second Quarter 2018

Plan Summary

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						1 Year	3 Year	5 Year	
Retirement Income	Prudential Day One® IncomeFlex Target® Balanced Fund	\$ 2,113,417	1.4%	n/a	---	1%	9%	5%	
Allocation-50% to 70% Equity	Oakmark Equity And Income Investor	\$ 2,905,291	2.0%	Yes	---	57%	57%	28%	
Retirement Income - IncomeFlex (Moderate Allocation)	Prudential IncomeFlex® Select <sup>SM</sup> Lifetime Balanced Fund	\$ 1,232,182	0.8%	n/a	---	64%	72%	68%	
	Prudential IncomeFlex® Select <sup>SM</sup> Lifetime Balanced Fund	\$ 0	0.0%	n/a	---	73%	80%	81%	
	IncomeFlex LT Conservative Growth Fund	\$ 284,897	0.2%	n/a	---	83%	83%	84%	
	IncomeFlex LT Conservative Growth Fund	\$ 0	0.0%	n/a	---	88%	89%	89%	
Retirement Income - IncomeFlex (Conservative Allocation)	IncomeFlex LT Income & Equity Fund	\$ 0	0.0%	n/a	---	88%	91%	92%	
	IncomeFlex LT Income & Equity Fund	\$ 0	0.0%	n/a	---	93%	95%	97%	
Intermediate-Term Bond	Core Plus Bond / PGIM Fund	\$ 11,499,188	7.8%	Yes	2	13%	2%	3%	
Stable Value	Gibraltar Guaranteed Fund	\$ 39,525,290	26.7%	n/a	---	---	---	---	
	<b>Total</b>	<b>\$ 148,002,264</b>	<b>100.0%</b>						

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## Executive Summary - 006372

Asset Class	Current Funds	Assets	% of Assets	Meets Perf. <sup>1</sup> Criteria 6/30/18	DDA <sup>2</sup> Rank 6/30/18	Category Percentile Ranks as of 06/30/2018			Funds for Consideration
						1 Year	3 Year	5 Year	
Large Value	T.Rowe Price Large Cap Value Equity Fund (IS Platform)	\$ 1,962,006	8.0%	Yes	---	55%	26%	23%	
Large Blend	Vanguard 500 Index Admiral	\$ 1,075,166	4.4%	Yes	---	28%	12%	11%	
	American Funds Fundamental Invs R4	\$ 1,075,042	4.4%	Yes	---	27%	5%	19%	
Large Growth	Fidelity Advisor® New Insights I	\$ 2,429,000	9.9%	Yes	---	45%	40%	52%	
Mid Value	Vanguard Selected Value Inv	\$ 1,638,056	6.7%	Yes	---	87%	59%	48%	
Mid Blend	Vanguard Mid Cap Index Admiral	\$ 382,666	1.6%	Yes	---	45%	37%	19%	
Mid Growth	Eaton Vance Atlanta Capital SMID-Cap I	\$ 277,725	1.1%	Yes	---	45%	10%	17%	
	Mid Cap Growth / Westfield Capital Fund	\$ 968,104	4.0%	Yes	2	51%	37%	22%	
Small Value	PGIM QMA Small-Cap Value R6	\$ 272,540	1.1%	Yes	---	67%	29%	35%	
Small Blend	Vanguard Small Cap Index Adm	\$ 758,544	3.1%	Yes	---	33%	35%	25%	
Small Growth	BlackRock Advantage Small Cap Gr Instl	\$ 400,702	1.6%	Yes	---	52%	74%	49%	
Global Blend	American Funds Capital World Gr&Inc R4	\$ 590,771	2.4%	Yes	---	43%	42%	47%	
International Growth	American Funds Europacific Growth R4	\$ 2,707,618	11.1%	Yes	---	59%	52%	37%	

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						1 Year	3 Year	5 Year	
Retirement Income	Prudential Day One® IncomeFlex Target® Balanced Fund	\$ 233,275	1.0%	n/a	---	1%	9%	5%	
Allocation-50% to 70% Equity	Oakmark Equity And Income Investor	\$ 366,347	1.5%	Yes	---	57%	57%	28%	
Retirement Income - IncomeFlex (Moderate Allocation)	Prudential IncomeFlex® Select <sup>SM</sup> Lifetime Balanced Fund	\$ 130,816	0.5%	n/a	---	64%	72%	68%	
	Prudential IncomeFlex® Select <sup>SM</sup> Lifetime Balanced Fund	\$ 0	0.0%	n/a	---	73%	80%	81%	
	IncomeFlex LT Conservative Growth Fund	\$ 0	0.0%	n/a	---	83%	83%	84%	
	IncomeFlex LT Conservative Growth Fund	\$ 0	0.0%	n/a	---	88%	89%	89%	
Retirement Income - IncomeFlex (Conservative Allocation)	IncomeFlex LT Income & Equity Fund	\$ 0	0.0%	n/a	---	88%	91%	92%	
	IncomeFlex LT Income & Equity Fund	\$ 0	0.0%	n/a	---	93%	95%	97%	
Intermediate-Term Bond	Core Plus Bond / PGIM Fund	\$ 2,179,077	8.9%	Yes	2	13%	2%	3%	
Stable Value	Gibraltar Guaranteed Fund	\$ 7,052,981	28.8%	n/a	---	---	---	---	
	<b>Total</b>	<b>\$ 24,500,436</b>	<b>100.0%</b>						

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Second Quarter 2018

## Plan Summary

**The performance quoted represents past performance. The investment return and principal value will fluctuate so that an investor's shares, 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](http://www.prudential.com). While past performance is never an indication of future results, short periods of performance may be particularly unrepresentative of long-term performance.**

**† Performance is based on adjusted historical returns of the oldest share class of this fund, which has been adjusted to reflect the fees of the expenses of this share class**

Investment Option/Benchmark	YTD Return	Average Annual Total Returns as of 06/30/2018				Inception Date	Risk 5 Years	Alpha 5 Years	Sharpe 5 Years	DDA Rank 6/30/18	Expense Ratio	
		1 Year	3 Years	5 Years	10 Years							
<b>Large Value</b>												
T.Rowe Price Large Cap Value Equity Fund (IS Platform)	-0.86%	8.34%	9.49%	---	---	7.91%	Jun-14	---	---	---	---	0.57%
<b>Manager Composite</b>	<b>-0.91%</b>	<b>8.35%</b>	<b>9.55%</b>	<b>11.11%</b>	<b>9.11%</b>	<b>N/A</b>	<b>Mar-90</b>	<b>10.39%</b>	<b>0.49%</b>	<b>1.03%</b>	<b>---</b>	<b>0.55%</b>
<b>Blended Performance</b>	<b>-0.86%</b>	<b>8.34%</b>	<b>9.49%</b>	<b>11.05%</b>	<b>9.08%</b>	<b>N/A</b>	<b>Mar-90</b>	<b>10.40%</b>	<b>0.43%</b>	<b>1.03%</b>	<b>---</b>	<b>0.57%</b>
<i>Russell 1000™ Value Index</i>	-1.69%	6.77%	8.26%	10.34%	8.49%	---	---	9.97%	0.00%	1.00%	---	---
<i>Lipper Large Cap Value Funds Index</i>	-0.49%	9.25%	8.95%	10.60%	8.24%	---	---	10.19%	0.13%	1.00%	---	---
<i>Large Value Category Median</i>	-1.21%	8.91%	8.23%	10.10%	8.43%	---	---	10.28%	-0.10%	0.94%	---	---
<b>Large Blend</b>												
American Funds Fundamental Invs R4	1.96%	14.36%	12.39%	13.20%	9.05%	N/A	Jul-02	10.05%	-0.08%	1.25%	---	0.65%
<i>Russell 1000™ Index</i>	2.85%	14.54%	11.64%	13.37%	10.20%	---	---	9.84%	0.00%	1.29%	---	---
<b>Vanguard 500 Index Admiral</b>	<b>2.63%</b>	<b>14.34%</b>	<b>11.89%</b>	<b>13.38%</b>	<b>10.16%</b>	<b>N/A</b>	<b>Nov-00</b>	<b>9.81%</b>	<b>-0.03%</b>	<b>1.30%</b>	<b>---</b>	<b>0.04%</b>
<i>S&amp;P 500® Index</i>	2.65%	14.37%	11.93%	13.42%	10.17%	---	---	9.81%	0.00%	1.30%	---	---
<i>Lipper Large Cap Core Funds Index</i>	1.24%	13.07%	10.87%	12.10%	9.03%	---	---	9.66%	-0.93%	1.19%	---	---
<i>Large Blend Category Median</i>	1.86%	13.16%	10.30%	12.28%	9.39%	---	---	10.01%	-1.03%	1.15%	---	---
<b>Large Growth</b>												
Fidelity Advisor® New Insights I	7.97%	21.62%	13.33%	14.57%	9.97%	N/A	Jul-03	10.19%	-0.59%	1.35%	---	0.68%
<i>Russell 1000™ Growth Index</i>	7.25%	22.51%	14.98%	16.36%	11.83%	---	---	10.47%	0.00%	1.47%	---	---
<i>Lipper Large Cap Growth Funds Index</i>	9.10%	22.71%	13.52%	15.68%	10.42%	---	---	11.49%	-1.46%	1.30%	---	---
<i>Large Growth Category Median</i>	7.12%	20.60%	12.53%	14.75%	10.33%	---	---	11.10%	-1.44%	1.27%	---	---
<b>Mid Value</b> ⚙												
Vanguard Selected Value Inv#	-4.45%	5.65%	7.64%	10.37%	10.62%	N/A	Feb-96	11.38%	-1.05%	0.89%	---	0.39%
<i>Russell Midcap™ Value Index</i>	-0.16%	7.60%	8.79%	11.27%	10.06%	---	---	10.22%	0.00%	1.06%	---	---
<i>Lipper Mid Cap Value Funds Index</i>	0.18%	9.02%	7.37%	10.10%	8.89%	---	---	10.95%	-1.49%	0.90%	---	---
<i>Mid-Cap Value Category Median</i>	0.03%	7.99%	8.04%	10.26%	8.73%	---	---	11.07%	-1.05%	0.91%	---	---

Sources: Prudential Retirement, Russell, Morningstar™, Lipper.

▲ Please refer to the plan summary footnotes after this exhibit and the glossary & notes section at the end of this report for all appropriate notes and disclaimers

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Plan Summary

Investment Option/Benchmark	YTD Return	Average Annual Total Returns as of 06/30/2018					Inception Date	Risk 5 Years	Alpha 5 Years	Sharpe 5 Years	DDA Rank 6/30/18	Expense Ratio
		1 Year	3 Years	5 Years	10 Years	Inception						
<b>Mid Blend</b> ☼ <b>Vanguard Mid Cap Index Admiral#</b>	<b>2.58%</b>	<b>12.09%</b>	<b>9.21%</b>	<b>12.30%</b>	<b>10.09%</b>	<b>N/A</b>	<b>Nov-01</b>	<b>10.34%</b>	<b>-0.04%</b>	<b>1.14%</b>	<b>---</b>	<b>0.05%</b>
<i>CRSP Mid Cap Index</i>	2.60%	12.12%	9.25%	12.35%	---	---	---	10.34%	0.00%	1.14%	---	---
<i>Lipper Mid Cap Core Funds Index</i>	1.99%	11.32%	8.41%	11.07%	9.27%	---	---	10.66%	-1.21%	1.00%	---	---
<i>Mid-Cap Blend Category Median</i>	1.95%	11.59%	8.29%	11.06%	9.34%	---	---	11.11%	-1.00%	0.98%	---	---
<b>Mid Growth</b> ☼ <b>Mid Cap Growth / Westfield Capital Fund#</b>	<b>8.16%</b>	<b>17.57%</b>	<b>10.78%</b>	<b>14.19%</b>	<b>9.38%</b>	<b>N/A</b>	<b>Jun-07</b>	<b>11.44%</b>	<b>0.64%</b>	<b>1.19%</b>	<b>2</b>	<b>0.85%</b>
<b>Eaton Vance Atlanta Capital SMID-Cap I</b>	<b>4.85%</b>	<b>18.25%</b>	<b>13.50%</b>	<b>14.57%</b>	<b>14.15%</b>	<b>N/A</b>	<b>Apr-02</b>	<b>10.73%</b>	<b>2.56%</b>	<b>1.29%</b>	<b>---</b>	<b>0.94%</b>
<i>Russell Midcap™ Growth Index</i>	5.40%	18.52%	10.73%	13.37%	10.46%	---	---	10.93%	0.00%	1.17%	---	---
<i>Lipper Mid Cap Growth Funds Index</i>	7.79%	18.92%	10.61%	12.99%	9.51%	---	---	11.10%	-0.31%	1.13%	---	---
<i>Mid-Cap Growth Category Median</i>	5.99%	17.70%	9.79%	12.40%	9.74%	---	---	11.56%	-0.60%	1.04%	---	---
<b>Small Value</b> ☼ <b>PGIM QMA Small-Cap Value R6-#</b>	<b>2.17%</b>	<b>10.64%</b>	<b>10.36%</b>	<b>11.12%</b>	<b>10.22%</b>	<b>N/A</b>	<b>Sep-14</b>	<b>14.63%</b>	<b>-0.17%</b>	<b>0.77%</b>	<b>---</b>	<b>0.64%</b>
<i>Russell 2000™ Value Index</i>	5.44%	13.10%	11.22%	11.18%	9.88%	---	---	14.01%	0.00%	0.80%	---	---
<i>Lipper Small Cap Value Funds Index</i>	3.11%	12.22%	9.56%	10.26%	9.62%	---	---	13.06%	-0.09%	0.78%	---	---
<i>Small Value Category Median</i>	3.52%	11.94%	9.22%	10.22%	9.84%	---	---	13.68%	-0.17%	0.76%	---	---
<b>Small Blend</b> ☼ <b>Vanguard Small Cap Index Adm#</b>	<b>5.98%</b>	<b>16.48%</b>	<b>10.45%</b>	<b>12.40%</b>	<b>11.27%</b>	<b>N/A</b>	<b>Nov-00</b>	<b>12.13%</b>	<b>0.01%</b>	<b>1.00%</b>	<b>---</b>	<b>0.05%</b>
<i>CRSP Small Cap Index</i>	5.97%	16.47%	10.43%	12.39%	---	---	---	12.12%	0.00%	1.00%	---	---
<i>Lipper Small Cap Core Funds Index</i>	5.27%	15.45%	10.75%	11.75%	10.09%	---	---	12.65%	-0.81%	0.91%	---	---
<i>Small Blend Category Median</i>	5.19%	14.82%	9.70%	11.32%	10.15%	---	---	13.42%	-1.19%	0.85%	---	---
<b>Small Growth</b> ☼ <b>BlackRock Advantage Small Cap Gr Instl#</b>	<b>12.46%</b>	<b>21.76%</b>	<b>9.31%</b>	<b>12.96%</b>	<b>9.52%</b>	<b>N/A</b>	<b>Sep-93</b>	<b>14.06%</b>	<b>0.07%</b>	<b>0.91%</b>	<b>---</b>	<b>0.75%</b>
<i>Russell 2000™ Growth Index</i>	9.70%	21.86%	10.60%	13.65%	11.24%	---	---	14.47%	0.00%	0.93%	---	---
<i>Lipper Small Cap Growth Funds Index Small</i>	12.37%	26.33%	11.71%	13.22%	10.64%	---	---	12.89%	1.05%	1.00%	---	---
<i>Growth Category Median</i>	11.00%	21.89%	11.01%	12.92%	10.80%	---	---	13.74%	0.66%	0.94%	---	---
<b>Global Blend</b> ☼ <b>American Funds Capital World Gr&amp;Inc R4#</b>	<b>0.44%</b>	<b>10.80%</b>	<b>8.20%</b>	<b>9.54%</b>	<b>6.16%</b>	<b>N/A</b>	<b>Jun-02</b>	<b>9.80%</b>	<b>0.05%</b>	<b>0.94%</b>	<b>---</b>	<b>0.79%</b>
<i>MSCI World™ Index(net)</i>	0.43%	11.09%	8.48%	9.94%	6.26%	---	---	10.04%	0.00%	0.96%	---	---
<i>Lipper Global Funds Index</i>	-0.67%	8.88%	7.77%	9.33%	6.08%	---	---	9.91%	-0.39%	0.91%	---	---
<i>World Large Stock Category Median</i>	-0.33%	9.53%	7.52%	9.20%	6.26%	---	---	10.45%	-0.24%	0.88%	---	---
<b>International Growth</b> ☼ <b>American Funds Europacific Growth R4#</b>	<b>-2.00%</b>	<b>8.97%</b>	<b>6.14%</b>	<b>7.96%</b>	<b>4.49%</b>	<b>N/A</b>	<b>Jun-02</b>	<b>10.78%</b>	<b>1.14%</b>	<b>0.73%</b>	<b>---</b>	<b>0.83%</b>
<i>MSCI EAFE™ Growth Index(net)</i>	-0.93%	9.41%	6.41%	7.42%	3.45%	---	---	11.26%	0.00%	0.66%	---	---
<i>Lipper International Funds Index</i>	-1.16%	1.17%	2.51%	1.57%	2.65%	---	---	4.36%	-0.41%	0.29%	---	---
<i>Foreign Large Growth Category Median</i>	-0.70%	10.18%	6.23%	7.50%	3.98%	---	---	11.17%	0.49%	0.67%	---	---

Sources: Prudential Retirement, Russell, Morningstar™, Lipper.

▲ Please refer to the plan summary footnotes after this exhibit and the glossary & notes section at the end of this report for all appropriate notes and disclaimers

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Plan Summary

Investment Option/Benchmark	YTD Return	Average Annual Total Returns as of 06/30/2018					Inception Date	Risk 5 Years	Alpha 5 Years	Sharpe 5 Years	DDA Rank 6/30/18	Expense Ratio
		1 Year	3 Years	5 Years	10 Years	Inception						
<b>Retirement Income</b> * Prudential Day One® IncomeFlex Target® Balanced Fund#	0.21%	6.65%	4.95%	5.75%	---	7.44%	Jun-09	5.39%	-1.05%	0.99%	---	1.59%
Prudential Day One IncomeFlex Target Bal Benchmark	0.86%	7.58%	6.09%	6.87%	5.72%	---	---	5.39%	0.00%	1.19%	---	---
Lipper Balanced Funds Index	0.14%	7.01%	6.37%	7.61%	6.48%	---	---	5.91%	0.17%	1.21%	---	---
Retirement Income Median	-0.35%	3.72%	3.94%	4.64%	4.87%	---	---	4.15%	-0.02%	1.12%	---	---
<b>Allocation-50% to 70% Equity</b> Oakmark Equity And Income Investor	-1.40%	6.56%	5.77%	8.16%	6.47%	N/A	Nov-95	7.86%	-1.65%	0.99%	---	0.88%
S&P 500® Index	2.65%	14.37%	11.93%	13.42%	10.17%	---	---	9.81%	0.00%	1.30%	---	---
Lipper Balanced Funds Index	0.14%	7.01%	6.37%	7.61%	6.48%	---	---	5.91%	-0.30%	1.21%	---	---
Allocation - 50 to 70 Equity Category Median	0.00%	6.83%	5.89%	7.23%	6.47%	---	---	6.58%	-1.23%	1.03%	---	---
<b>Retirement Income - IncomeFlex (Moderate Allocation)</b> * Prudential IncomeFlex® Select™ Lifetime Balanced Fund #	-0.06%	6.08%	5.30%	6.75%	5.64%	N/A	Nov-06	6.60%	-1.58%	0.96%	---	1.77%
Prudential IncomeFlex® Select™ Lifetime Balanced Fund#	-0.31%	5.55%	4.78%	6.22%	5.12%	N/A	Nov-06	6.60%	-2.08%	0.89%	---	2.27%
Lifetime Balanced Primary Benchmark	0.62%	8.10%	7.15%	8.39%	7.07%	---	---	6.48%	0.00%	1.22%	---	---
IncomeFlex LT Conservative Growth Fund#	-0.38%	4.84%	4.59%	5.92%	5.34%	N/A	Nov-06	5.65%	-1.46%	0.98%	---	1.72%
IncomeFlex LT Conservative Growth Fund#	-0.63%	4.32%	4.07%	5.39%	4.81%	N/A	Nov-06	5.65%	-1.96%	0.89%	---	2.22%
Lifetime Conservative Growth Primary Benchmark	0.26%	6.74%	6.30%	7.43%	6.59%	---	---	5.55%	0.00%	1.25%	---	---
Lipper Balanced Funds Index	0.14%	7.01%	6.37%	7.61%	6.48%	---	---	5.91%	-0.23%	1.21%	---	---
Allocation - 50 to 70 Equity Category Median	0.00%	6.83%	5.89%	7.23%	6.47%	---	---	6.58%	-1.05%	1.03%	---	---
<b>Retirement Income - IncomeFlex (Conservative Allocation)</b> * IncomeFlex LT Income & Equity Fund#	-0.88%	2.55%	3.10%	4.13%	4.38%	N/A	Nov-06	3.83%	-1.30%	0.97%	---	1.64%
IncomeFlex LT Income & Equity Fund#	-1.12%	2.04%	2.59%	3.62%	3.87%	N/A	Nov-06	3.83%	-1.80%	0.84%	---	2.14%
Lifetime Income & Equity Primary Benchmark	-0.29%	4.20%	4.59%	5.47%	5.45%	---	---	3.77%	0.00%	1.33%	---	---
Lipper Balanced Funds Index	0.14%	7.01%	6.37%	7.61%	6.48%	---	---	5.91%	-0.35%	1.21%	---	---
Allocation - 30 to 50 Equity Category Median	-0.48%	4.24%	4.34%	5.12%	5.31%	---	---	4.87%	-1.10%	1.02%	---	---
<b>Intermediate-Term Bond</b> * Core Plus Bond / PGIM Fund#	-1.88%	0.55%	3.33%	3.37%	4.85%	N/A	Jul-02	3.29%	0.86%	0.90%	2	0.40%
Manager Composite	-1.83%	0.59%	3.34%	3.83%	5.94%	N/A	Jun-02	3.27%	1.26%	1.04%	---	0.38%
Blended Performance	-1.88%	0.55%	3.33%	3.81%	5.93%	N/A	Jun-02	3.30%	1.26%	1.03%	---	0.40%
Bloomberg Barclays Aggregate Bond Index	-1.62%	-0.40%	1.73%	2.28%	3.72%	---	---	2.70%	0.00%	0.70%	---	---
Intermediate-Term Bond Category Median	-1.59%	-0.37%	1.74%	2.35%	4.14%	---	---	2.65%	0.23%	0.72%	---	---
<b>Stable Value</b> Gibraltar Guaranteed Fund	1.22%	2.48%	2.54%	2.49%	---	3.11%	---	---	---	---	---	---
5 Year Treasury Average Yield	1.32%	2.32%	1.78%	1.68%	1.65%	---	---	0.12%	0.00%	14.80%	---	---

Sources: Prudential Retirement, Russell, Morningstar™, Lipper.

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## Plan Summary Footnotes

### EXPLANATION OF PERFORMANCE INFORMATION

The following tables provide fund performance information, and other relevant performance and supplementary information concerning Institutional Sub-Advised, Institutional Select, Alliance Mutual Funds and Proprietary Funds if applicable. For Institutional Sub-Advised and Institutional Select Funds, the PRIAC Separate Accounts hold the investment securities. Prudential Retirement Insurance and Annuity Company (PRIAC) assumes no responsibility for monitoring performance of the investment manager of any Institutional Select Fund. PERFORMANCE: When such funds have fewer than five years of performance history, three types of performance information are provided to assist you in choosing your plan's investment options. "Fund Performance" represents the actual performance of the fund for all periods since the inception date of the fund (which is shown in this line). "Manager's Composite" represents the composite return of multiple portfolios advised by the Manager since the inception date. These portfolios have an investment style and approach similar to the investment style of the fund. "Blended" represents a combination of the actual Fund performance and the current Manager's Composite performance. Actual Fund performance is used for periods after the fund was managed by the current Manager. For periods before the current Manager's assumption of Fund management, the Manager's Composite return is used. Therefore, when no Actual Fund performance with the current manager exists, the Blended performance line will equal the Manager Composite line. The inception date associated with this line is the inception date of the Manager's Composite. "Since Inception" returns are only provided when the inception date is less than 10 years ago. All performance is net of the expense ratio shown for that line.

Our pricing for your plan sometimes includes contract charges. If included, the contract charges would reduce the performance shown below. Any contract charges are disclosed to you. Regarding your members, the expense ratio shown in their statements and in the performance shown on their statements will reflect any contract charges imposed. The management fees, fund fees and contract charges compensate us for the distribution and servicing associated with your plan. Other plan investment options may generate more or less revenue for us than the fees associated with the fund you select. If the aggregate revenue from your plan exceeds our associated costs, we earn a profit. Otherwise, we incur a loss. Other plans investing in the Fund may have lower fees, but these are not available to your plan in order to compensate us for distribution and plan servicing.

For more information, please contact your Prudential Retirement Representative at 1-877-778-2100.

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

**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 our 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.**

- ⊙ Small and mid sized companies may present greater opportunities for capital appreciation, but may also involve greater risks than larger companies. As a result, the value of stocks issued by these companies may fluctuate more than stocks of larger issuers.
- ⊕ Investing in foreign securities presents certain unique risks not associated with domestic investments, such as currency fluctuation and political and economic changes. This may result in greater share price volatility.
- ⊙ **The target date is the approximate date when investors plan to start withdrawing their money. The asset allocation of target date funds will become more conservative as the target date approaches by lessening your equity exposure and increasing your exposure in fixed income type investments. The principal value of an investment in a target date fund is not guaranteed at any time; including the target date.**
- \* Fixed Income investment (bond) funds are subject to interest rate risk; their value will decline as interest rates rise.

Investing in securities involves risk, including the possible loss of principal. Unforeseen market conditions have the potential to maximize losses. Investors are urged to carefully consider their personal risk tolerance, retirement time horizon, and willingness to weather severe market downturns before making investment decisions.

Indexes are unmanaged and cannot be invested in directly.

Keep in mind that application of asset allocation and diversification concepts does not assure a profit or protect against loss in a declining market. **It is possible to lose money by investing in securities.**

For Manager of Managers Institutional Sub-Advised funds and Institutional Select Funds, ACTUAL PERFORMANCE MAY BE AFFECTED BY THE MANAGER NOT BEING ABLE TO INVEST DIRECTLY IN A COUNTRY PRIOR TO SATISFACTION OF THAT COUNTRY'S LEGAL REQUIREMENTS.

#Prudential Retirement's group variable annuity contracts are issued by Prudential Retirement Insurance and Annuity Company (PRIAC), Hartford, CT, a Prudential Financial company.

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 PRIAC's general account. Payment obligations and the fulfillment of any guarantees specified in the group annuity contract are insurance claims supported 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.

Prudential Retirement is compensated in connection with this product when general account investment returns exceed the interest credited on contract balances. 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.

At times Prudential Retirement solicits and/or receives financial support for certain of its conferences from investment advisory firms. Please contact your Prudential Retirement representative for more information.



# Investment Options Review

# Large Value

Investment Option/Benchmark	YTD Return**	Average Annual Total Returns as of 06/30/2018**					Inception Date	Risk 5 Years	Alpha 5 Years	Sharpe 5 Years	DDA Rank* 6/30/18	Expense Ratio*
		1 Year	3 Years	5 Years	10 Years	Inception						
● T.Rowe Price Large Cap Value Equity Fund (IS Platform)	-0.86%	8.34%	9.49%	11.05%	9.08%	N/A	Mar-90	10.40%	0.43%	1.03%	---	0.57%
◆ Russell 1000™ Value Index	-1.69%	6.77%	8.26%	10.34%	8.49%	---	---	9.97%	0.00%	1.00%	---	---
◆ Lipper Large Cap Value Funds Index	-0.49%	9.25%	8.95%	10.60%	8.24%	---	---	10.19%	0.13%	1.00%	---	---
Large Value Category Median	-1.21%	8.91%	8.23%	10.10%	8.43%	---	---	10.28%	-0.10%	0.94%	---	---

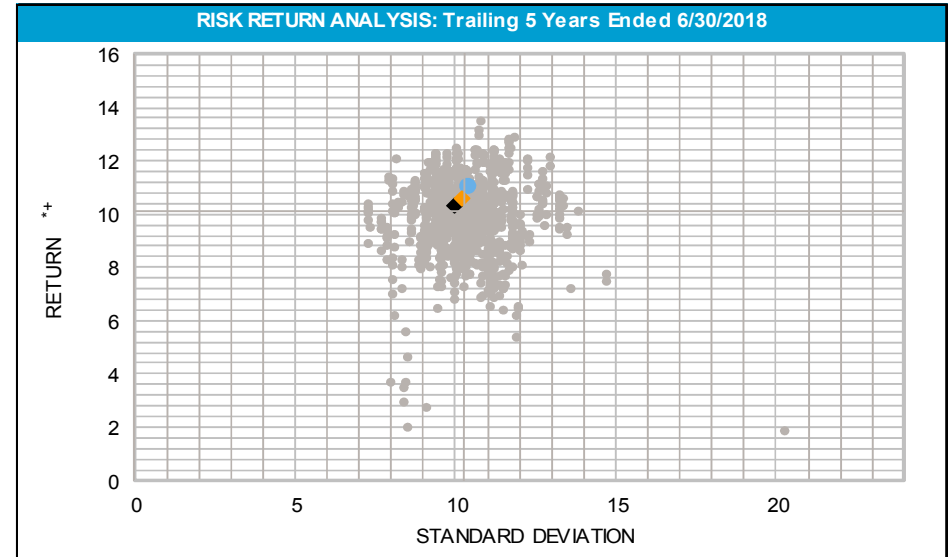
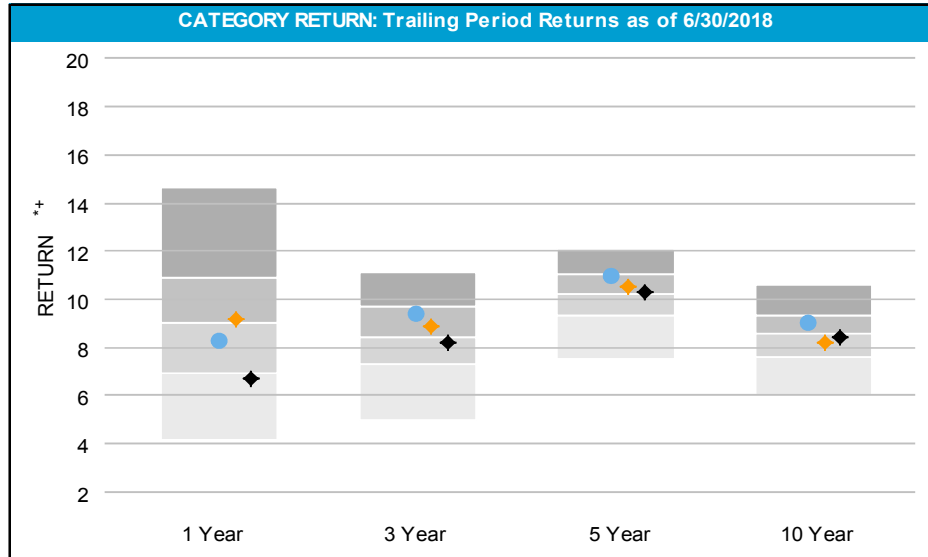
  

Return Rank w/in Category	YTD	1 Year	3 Years	5 Years	10 Years	Risk	Alpha	Sharpe
● T.Rowe Price Large Cap Value Equity Fund (IS Platform)	42%	55%	26%	23%	31%	55%	37%	32%

# of funds in Category	348	343	314	288	244
------------------------	-----	-----	-----	-----	-----

Return rank within category is the percentile ranking of an investment option's returns relative to the other investment options in its category. The highest ranking a fund can receive is 1. The lowest is 100.



\* For Institutional Funds, the returns for periods prior to the investment manager's inception date may represent the blend of actual separate account performance and the manager's composite for similar strategies. Actual returns and the composite are shown separately in the Plan Summary section earlier in this report. Refer to the Glossary and Notes section at the end of this report for other important information.

+ For Institutional Funds and Alliance Funds, returns, expense ratios and rankings do not reflect any contract charges.

▲ Please refer to the glossary & notes section at the end of this report for all appropriate notes and disclaimers.

Source: Morningstar™ Large Value Category for creating asset class universe.

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# Large Blend

Investment Option/Benchmark	YTD Return	Average Annual Total Returns as of 06/30/2018					Inception Date	Risk 5 Years	Alpha 5 Years	Sharpe 5 Years	DDA Rank 6/30/18	Expense Ratio
		1 Year	3 Years	5 Years	10 Years	Inception						
● American Funds Fundamental Invs R4	1.96%	14.36%	12.39%	13.20%	9.05%	N/A	Jul-02	10.05%	-0.08%	1.25%	---	0.65%
◆ Russell 1000™ Index	2.85%	14.54%	11.64%	13.37%	10.20%	---	---	9.84%	0.00%	1.29%	---	---
◆ Lipper Large Cap Core Funds Index	1.24%	13.07%	10.87%	12.10%	9.03%	---	---	9.66%	-0.93%	1.19%	---	---
Large Blend Category Median	1.86%	13.16%	10.30%	12.28%	9.39%	---	---	10.01%	-1.03%	1.15%	---	---

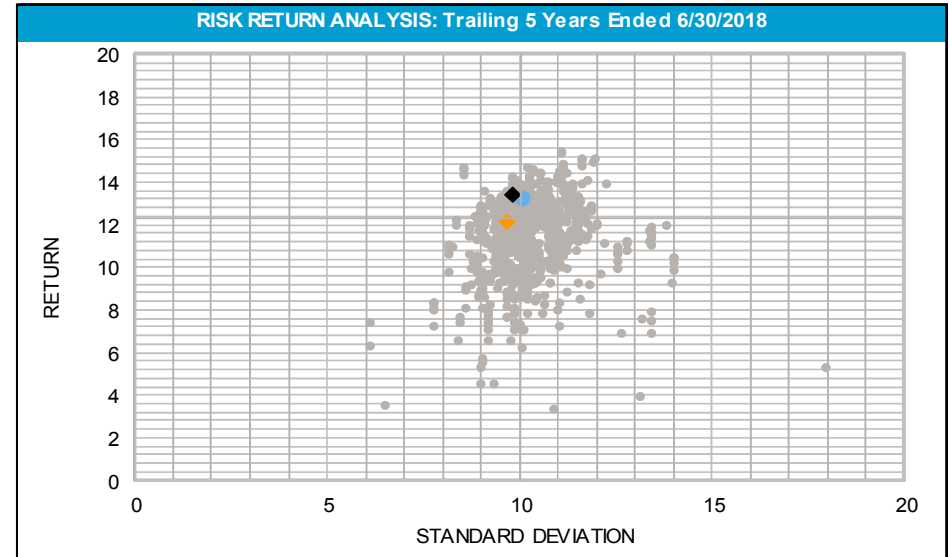
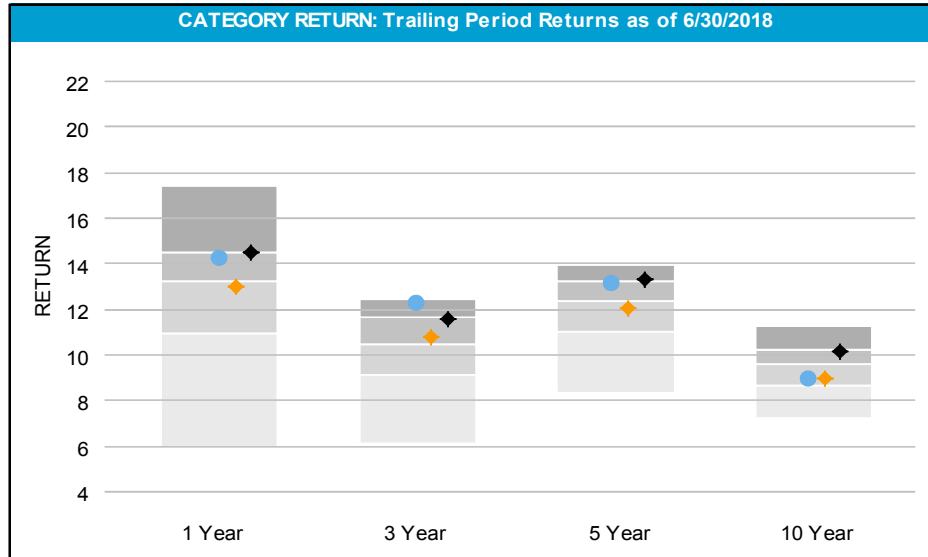
  

Return Rank w ithin Category	YTD	1 Year	3 Years	5 Years	10 Years	Risk	Alpha	Sharpe
● American Funds Fundamental Invs R4	49%	27%	5%	19%	61%	54%	19%	26%

# of funds in Category	419	408	371	347	292
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Return rank within category is the percentile ranking of an investment option's returns relative to the other investment options in its category. The highest ranking a fund can receive is 1. The lowest is 100.



▲ Please refer to the glossary & notes section at the end of this report for all appropriate notes and disclaimers.  
 Source: Morningstar™ Large Blend Category for creating asset class universe.

■ Open    ■ Watch List    ■ Closed

# Large Blend

Investment Option/Benchmark	YTD Return	Average Annual Total Returns as of 06/30/2018					Inception Date	Risk 5 Years	Alpha 5 Years	Sharpe 5 Years	DDA Rank 6/30/18	Expense Ratio
		1 Year	3 Years	5 Years	10 Years	Inception						
● Vanguard 500 Index Admiral	2.63%	14.34%	11.89%	13.38%	10.16%	N/A	Nov-00	9.81%	-0.03%	1.30%	---	0.04%
◆ S&P 500® Index	2.65%	14.37%	11.93%	13.42%	10.17%	---	---	9.81%	0.00%	1.30%	---	---
◆ Lipper Large Cap Core Funds Index	1.24%	13.07%	10.87%	12.10%	9.03%	---	---	9.66%	-0.93%	1.19%	---	---
Large Blend Category Median	1.86%	13.16%	10.30%	12.28%	9.39%	---	---	10.01%	-1.03%	1.15%	---	---

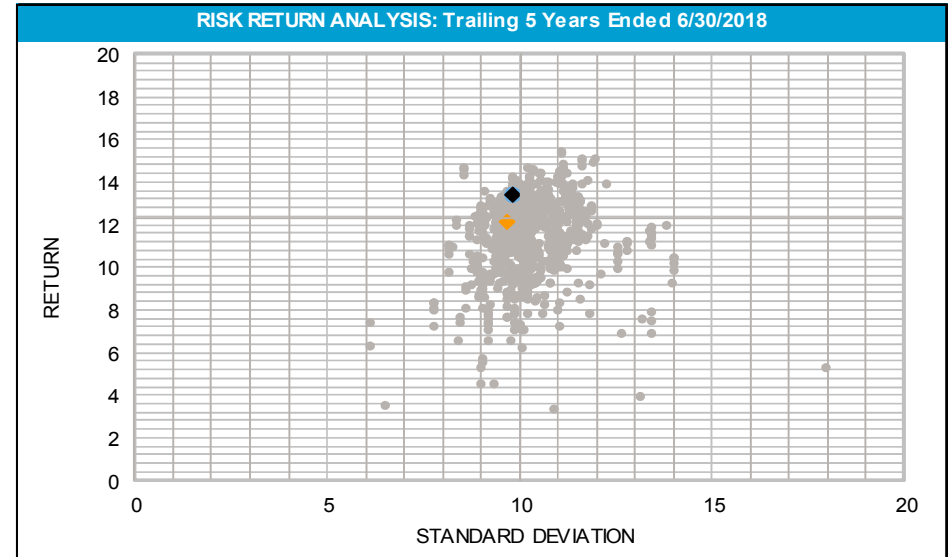
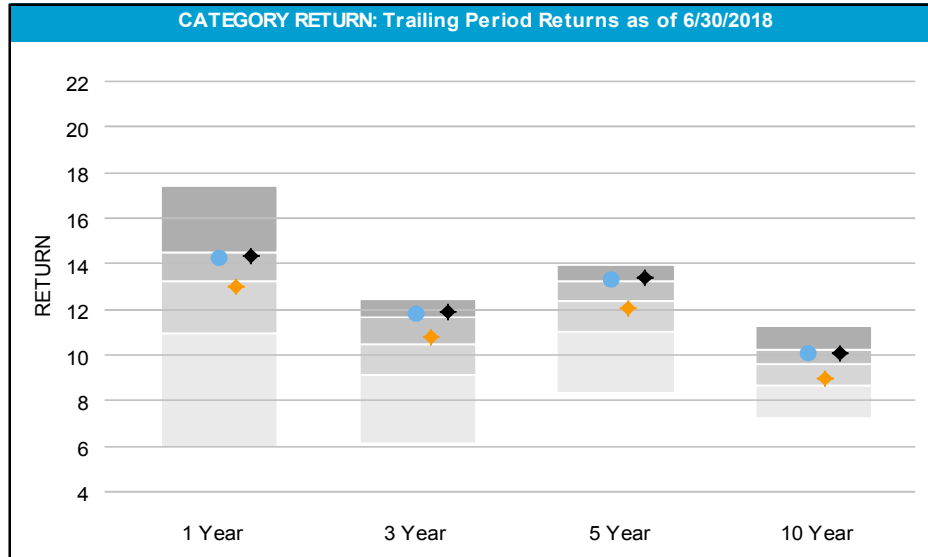
  

Return Rank w ithin Category	YTD	1 Year	3 Years	5 Years	10 Years	Risk	Alpha	Sharpe
● Vanguard 500 Index Admiral	27%	28%	12%	11%	19%	27%	13%	6%

# of funds in Category	419	408	371	347	292
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Return rank within category is the percentile ranking of an investment option's returns relative to the other investment options in its category. The highest ranking a fund can receive is 1. The lowest is 100.



▲ Please refer to the glossary & notes section at the end of this report for all appropriate notes and disclaimers.  
 Source: Morningstar™ Large Blend Category for creating asset class universe.

■ Open    ■ Watch List    ■ Closed

# Large Growth

Investment Option/Benchmark	YTD Return	Average Annual Total Returns as of 06/30/2018				Inception Inception	Inception Date	Risk	Alpha	Sharpe	DDA Rank 6/30/18	Expense Ratio
		1 Year	3 Years	5 Years	10 Years			5 Years	5 Years	5 Years		
● Fidelity Advisor® New Insights I	7.97%	21.62%	13.33%	14.57%	9.97%	N/A	Jul-03	10.19%	-0.59%	1.35%	---	0.68%
◆ Russell 1000™ Growth Index	7.25%	22.51%	14.98%	16.36%	11.83%	---	---	10.47%	0.00%	1.47%	---	---
◆ Lipper Large Cap Growth Funds Index	9.10%	22.71%	13.52%	15.68%	10.42%	---	---	11.49%	-1.46%	1.30%	---	---
Large Growth Category Median	7.12%	20.60%	12.53%	14.75%	10.33%	---	---	11.10%	-1.44%	1.27%	---	---

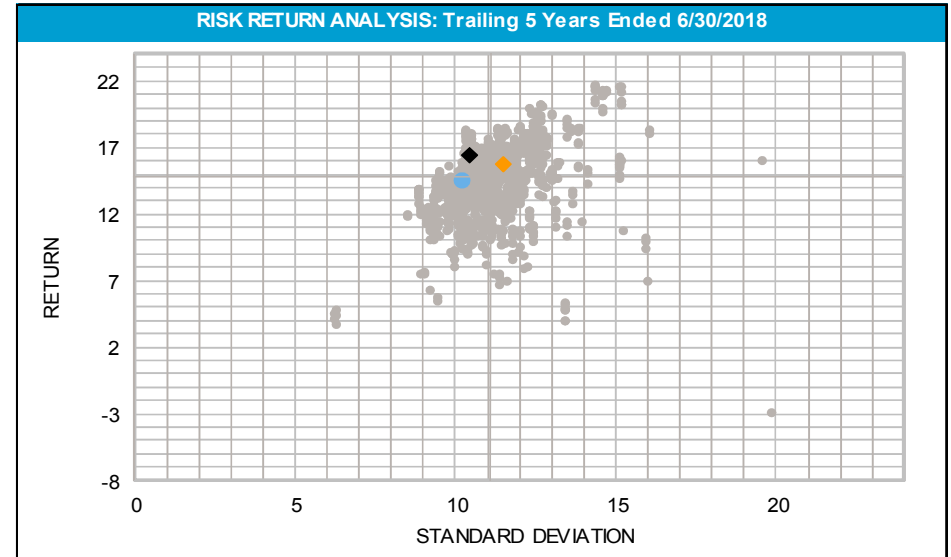
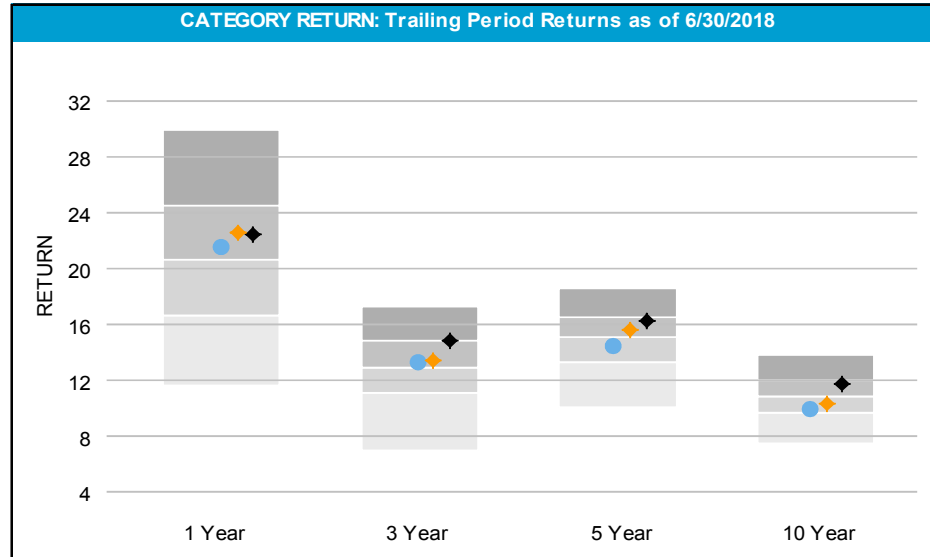
  

Return Rank w ithin Category	YTD	1 Year	3 Years	5 Years	10 Years	Risk	Alpha	Sharpe
● Fidelity Advisor® New Insights I	44%	45%	40%	52%	62%	15%	29%	28%

# of funds in Category	425	420	388	370	314
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 Source: Morningstar™ Large Growth Category for creating asset class universe.

■ Open    ■ Watch List    ■ Closed

# Mid Value

Investment Option/Benchmark	YTD Return	Average Annual Total Returns as of 06/30/2018					Inception Date	Risk 5 Years	Alpha 5 Years	Sharpe 5 Years	DDA Rank 6/30/18	Expense Ratio
		1 Year	3 Years	5 Years	10 Years	Inception						
● Vanguard Selected Value Inv	-4.45%	5.65%	7.64%	10.37%	10.62%	N/A	Feb-96	11.38%	-1.05%	0.89%	---	0.39%
◆ Russell Midcap™ Value Index	-0.16%	7.60%	8.79%	11.27%	10.06%	---	---	10.22%	0.00%	1.06%	---	---
◆ Lipper Mid Cap Value Funds Index	0.18%	9.02%	7.37%	10.10%	8.89%	---	---	10.95%	-1.49%	0.90%	---	---
Mid-Cap Value Category Median	0.03%	7.99%	8.04%	10.26%	8.73%	---	---	11.07%	-1.05%	0.91%	---	---

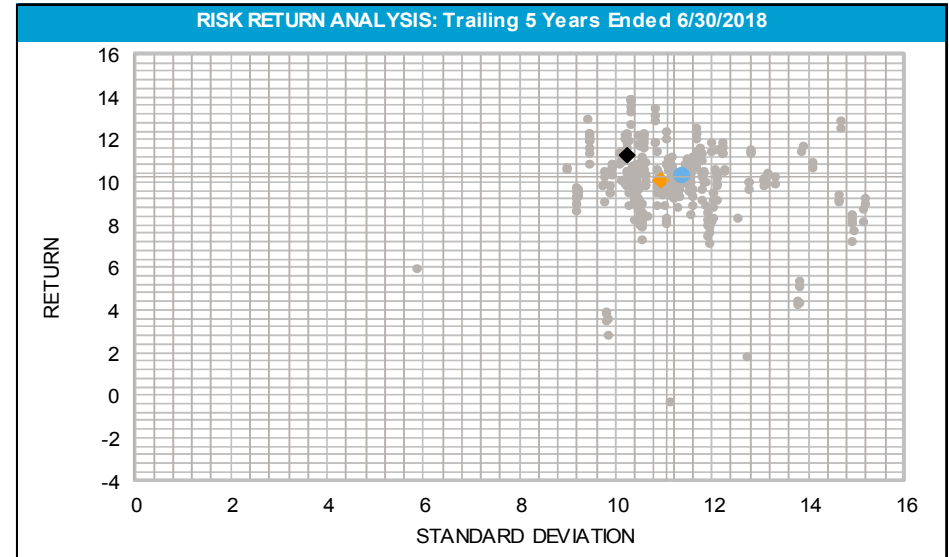
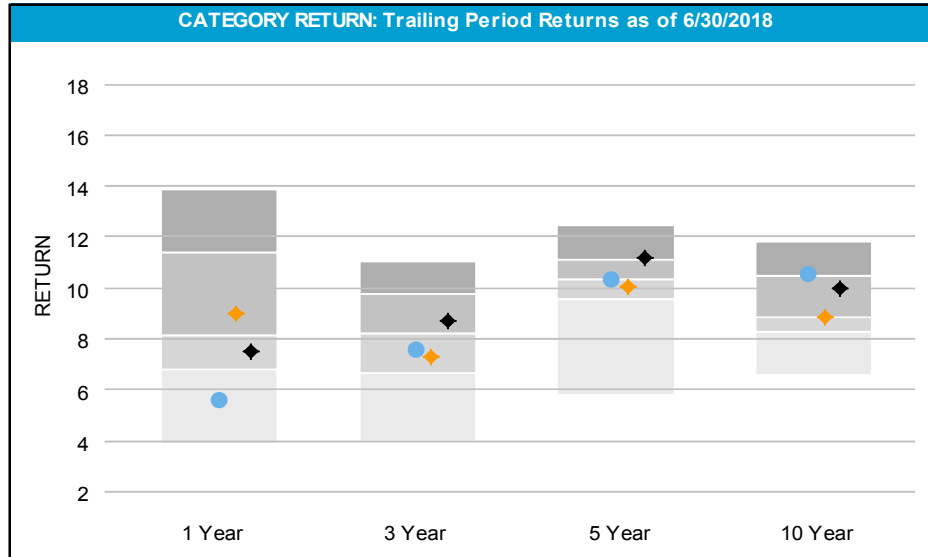
  

Return Rank w/within Category	YTD	1 Year	3 Years	5 Years	10 Years	Risk	Alpha	Sharpe
● Vanguard Selected Value Inv	100%	87%	59%	48%	23%	60%	50%	53%

# of funds in Category	113	109	99	89	75
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▲ Please refer to the glossary & notes section at the end of this report for all appropriate notes and disclaimers.  
 Source: Morningstar™ Mid-Cap Value Category for creating asset class universe.

■ Open    ■ Watch List    ■ Closed

# Mid Blend

Investment Option/Benchmark	YTD Return	Average Annual Total Returns as of 06/30/2018					Inception Inception	Inception Date	Risk	Alpha	Sharpe	DDA Rank 6/30/18	Expense Ratio
		1 Year	3 Years	5 Years	10 Years	5 Years			5 Years	5 Years			
● Vanguard Mid Cap Index Admiral	2.58%	12.09%	9.21%	12.30%	10.09%	N/A	Nov-01	10.34%	-0.04%	1.14%	---	0.05%	
◆ CRSP Mid Cap Index	2.60%	12.12%	9.25%	12.35%	---	---	---	10.34%	0.00%	1.14%	---	---	
◆ Lipper Mid Cap Core Funds Index	1.99%	11.32%	8.41%	11.07%	9.27%	---	---	10.66%	-1.21%	1.00%	---	---	
Mid-Cap Blend Category Median	1.95%	11.59%	8.29%	11.06%	9.34%	---	---	11.11%	-1.00%	0.98%	---	---	

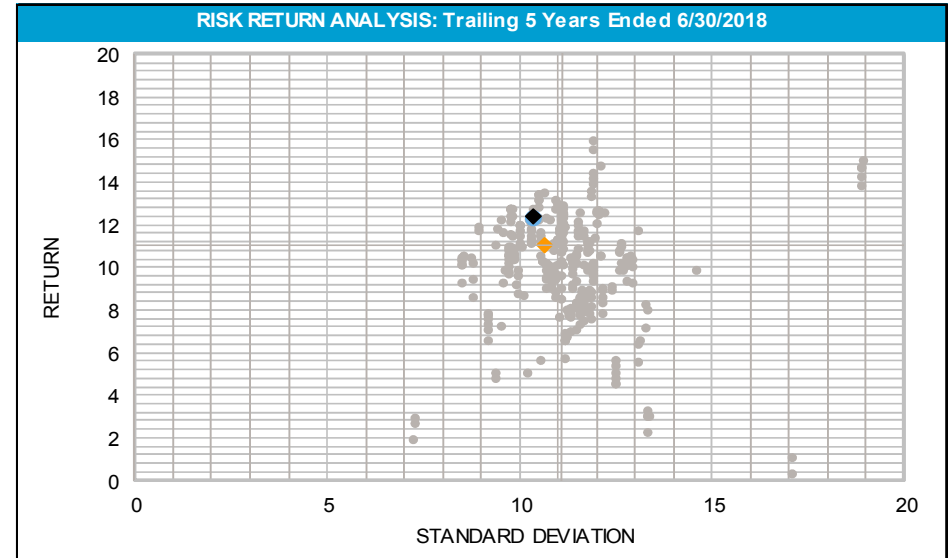
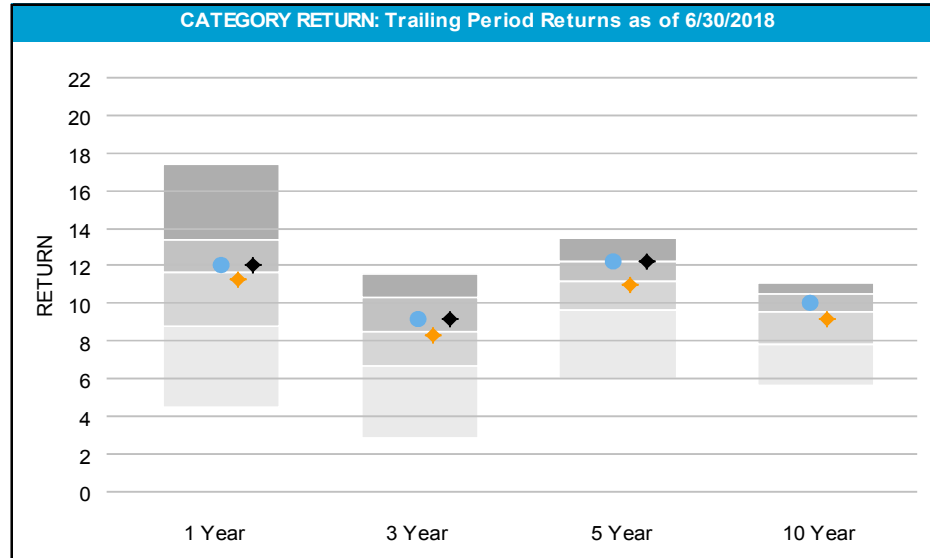
  

Return Rank w/in Category	YTD	1 Year	3 Years	5 Years	10 Years	Risk	Alpha	Sharpe
● Vanguard Mid Cap Index Admiral	37%	45%	37%	19%	39%	24%	24%	12%

# of funds in Category	150	148	127	118	100
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▲ Please refer to the glossary & notes section at the end of this report for all appropriate notes and disclaimers.  
 Source: Morningstar™ Mid-Cap Blend Category for creating asset class universe.

■ Open    ■ Watch List    ■ Closed

# Mid Growth

Investment Option/Benchmark	YTD Return	Average Annual Total Returns as of 06/30/2018					Inception Date	Risk 5 Years	Alpha 5 Years	Sharpe 5 Years	DDA Rank 6/30/18	Expense Ratio
		1 Year	3 Years	5 Years	10 Years	Inception						
● Mid Cap Growth / Westfield Capital Fund	8.16%	17.57%	10.78%	14.19%	9.38%	N/A	Jun-07	11.44%	0.64%	1.19%	2	0.85%
● Eaton Vance Atlanta Capital SMID-Cap I	4.85%	18.25%	13.50%	14.57%	14.15%	N/A	Apr-02	10.73%	2.56%	1.29%	---	0.94%
◆ Russell Midcap™ Growth Index	5.40%	18.52%	10.73%	13.37%	10.46%	---	---	10.93%	0.00%	1.17%	---	---
◆ Lipper Mid Cap Growth Funds Index	7.79%	18.92%	10.61%	12.99%	9.51%	---	---	11.10%	-0.31%	1.13%	---	---
◆ Mid-Cap Growth Category Median	5.99%	17.70%	9.79%	12.40%	9.74%	---	---	11.56%	-0.60%	1.04%	---	---

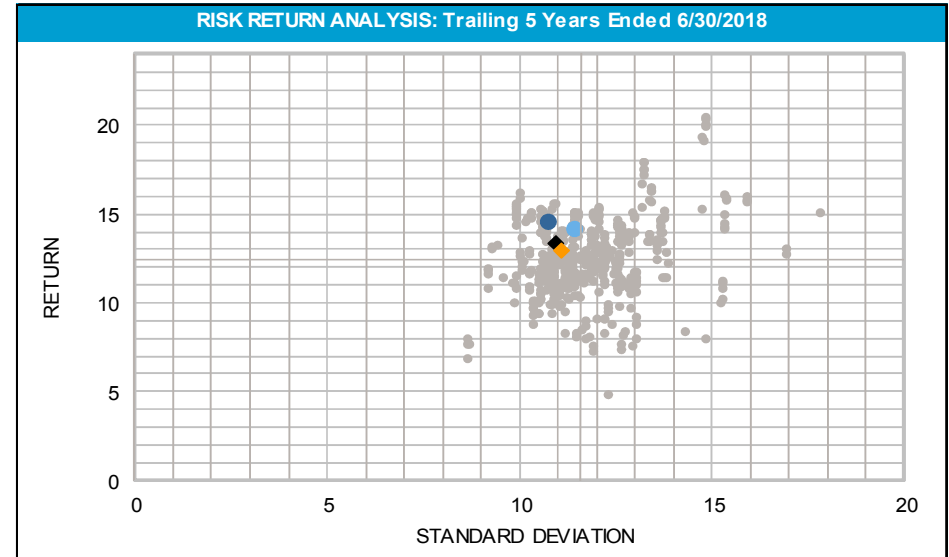
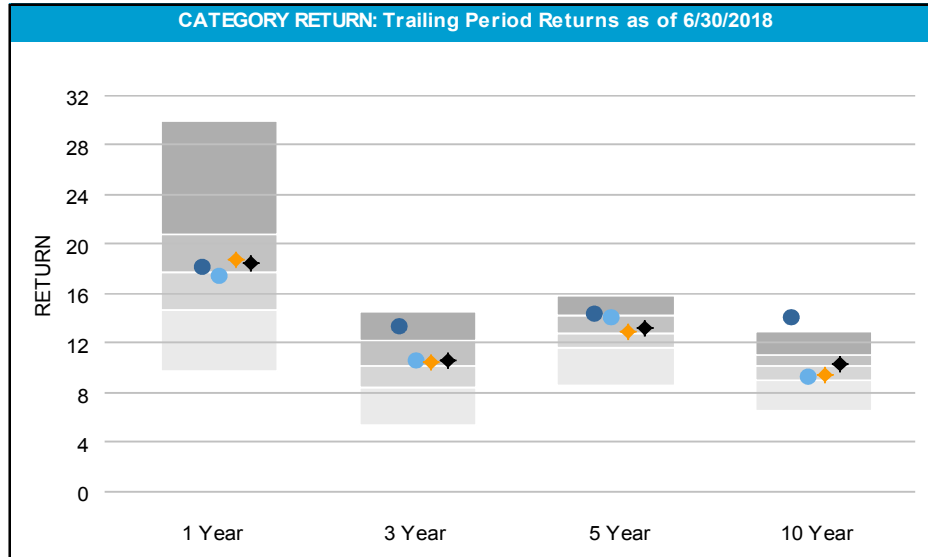
  

Return Rank w/in Category	YTD	1 Year	3 Years	5 Years	10 Years	Risk	Alpha	Sharpe
● Mid Cap Growth / Westfield Capital Fund	28%	51%	37%	22%	59%	47%	24%	19%
● Eaton Vance Atlanta Capital SMID-Cap I	65%	45%	10%	17%	2%	23%	6%	10%

# of funds in Category	180	177	167	156	132
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▲ Please refer to the glossary & notes section at the end of this report for all appropriate notes and disclaimers.  
 Source: Morningstar™ Mid-Cap Growth Category for creating asset class universe.

■ Open    ■ Watch List    ■ Closed



# Small Value

Investment Option/Benchmark	YTD Return	Average Annual Total Returns as of 06/30/2018				Inception	Inception Date	Risk 5 Years	Alpha 5 Years	Sharpe 5 Years	DDA Rank 6/30/18	Expense Ratio
		1 Year	3 Years	5 Years	10 Years							
● PGIM QMA Small-Cap Value R6+	2.17%	10.64%	10.36%	11.12%	10.22%	N/A	Sep-14	14.63%	-0.17%	0.77%	---	0.64%
◆ Russell 2000™ Value Index	5.44%	13.10%	11.22%	11.18%	9.88%	---	---	14.01%	0.00%	0.80%	---	---
◆ Lipper Small Cap Value Funds Index	3.11%	12.22%	9.56%	10.26%	9.62%	---	---	13.06%	-0.09%	0.78%	---	---
Small Value Category Median	3.52%	11.94%	9.22%	10.22%	9.84%	---	---	13.68%	-0.17%	0.76%	---	---

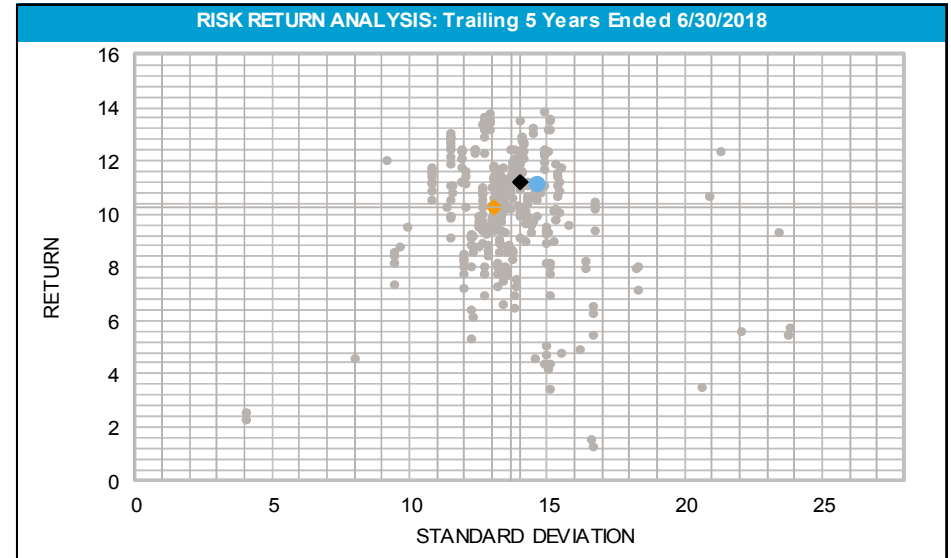
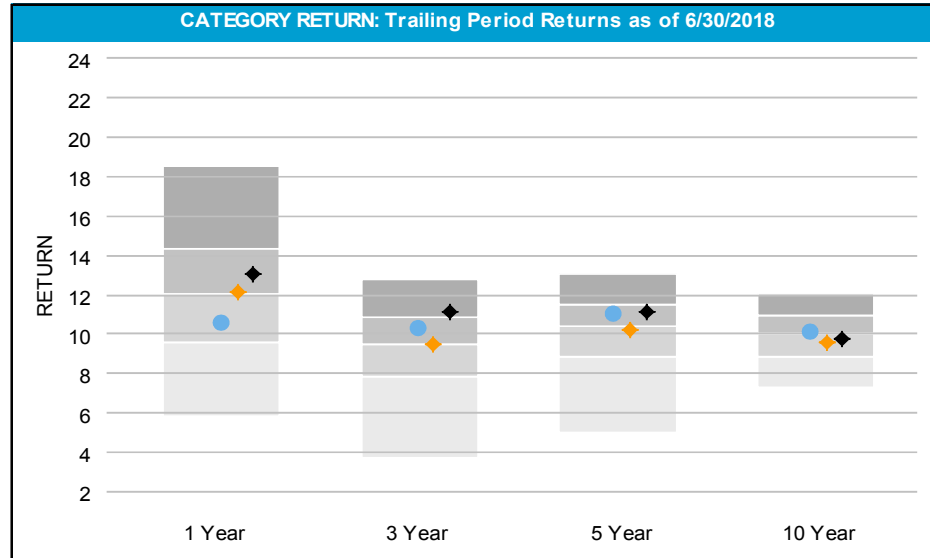
  

Return Rank w/within Category	YTD	1 Year	3 Years	5 Years	10 Years	Risk	Alpha	Sharpe
● PGIM QMA Small-Cap Value R6+	68%	67%	29%	35%	43%	71%	50%	45%

# of funds in Category	121	119	110	103	82
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▲ Please refer to the glossary & notes section at the end of this report for all appropriate notes and disclaimers.  
 Source: Morningstar™ Small Value Category for creating asset class universe.

■ Open    ■ Watch List    ■ Closed

# Small Blend

Investment Option/Benchmark	YTD Return	Average Annual Total Returns as of 06/30/2018					Inception Date	Risk 5 Years	Alpha 5 Years	Sharpe 5 Years	DDA Rank 6/30/18	Expense Ratio
		1 Year	3 Years	5 Years	10 Years	Inception						
● Vanguard Small Cap Index Adm	5.98%	16.48%	10.45%	12.40%	11.27%	N/A	Nov-00	12.13%	0.01%	1.00%	---	0.05%
◆ CRSP Small Cap Index	5.97%	16.47%	10.43%	12.39%	---	---	---	12.12%	0.00%	1.00%	---	---
◆ Lipper Small Cap Core Funds Index	5.27%	15.45%	10.75%	11.75%	10.09%	---	---	12.65%	-0.81%	0.91%	---	---
Small Blend Category Median	5.19%	14.82%	9.70%	11.32%	10.15%	---	---	13.42%	-1.19%	0.85%	---	---

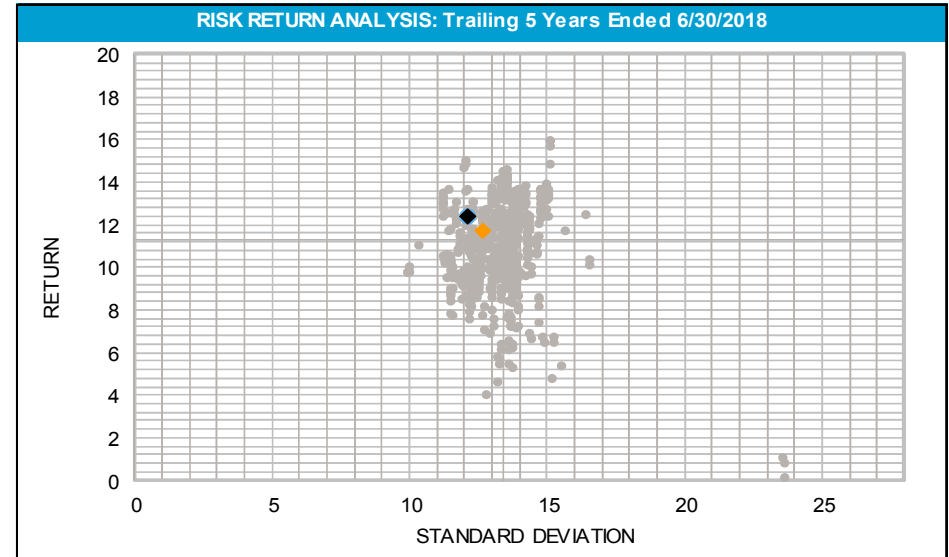
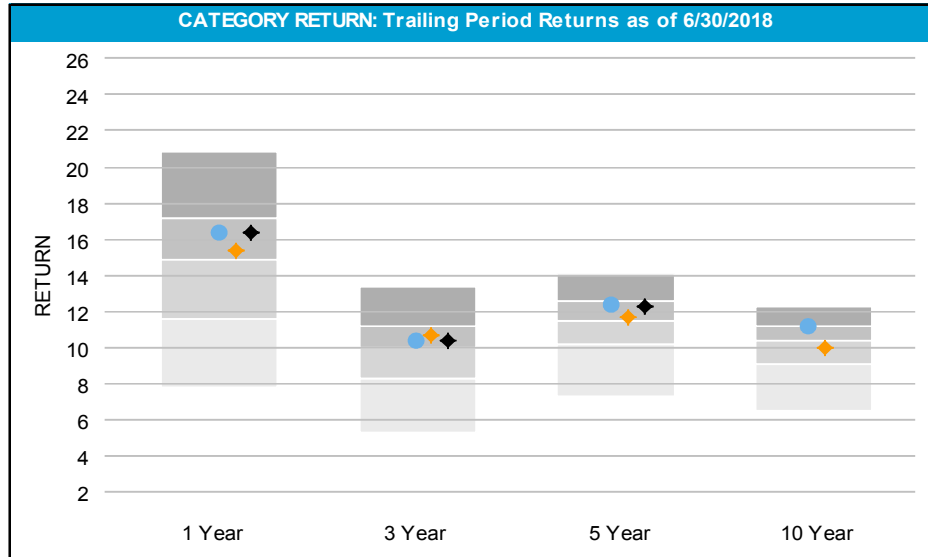
  

Return Rank w/in Category	YTD	1 Year	3 Years	5 Years	10 Years	Risk	Alpha	Sharpe
● Vanguard Small Cap Index Adm	40%	33%	35%	25%	18%	15%	21%	10%

# of funds in Category	247	245	224	197	158
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Return rank within category is the percentile ranking of an investment option's returns relative to the other investment options in its category. The highest ranking a fund can receive is 1. The lowest is 100.



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 Source: Morningstar™ Small Blend Category for creating asset class universe.

■ Open    ■ Watch List    ■ Closed

# Small Growth

Investment Option/Benchmark	YTD Return	Average Annual Total Returns as of 06/30/2018				Inception Inception	Inception Date	Risk 5 Years	Alpha 5 Years	Sharpe 5 Years	DDA Rank 6/30/18	Expense Ratio
		1 Year	3 Years	5 Years	10 Years							
● <b>BlackRock Advantage Small Cap Gr Instl</b>	12.46%	21.76%	9.31%	12.96%	9.52%	N/A	Sep-93	14.06%	0.07%	0.91%	---	0.75%
◆ <i>Russell 2000™ Growth Index</i>	9.70%	21.86%	10.60%	13.65%	11.24%	---	---	14.47%	0.00%	0.93%	---	---
◆ <i>Lipper Small Cap Growth Funds Index</i>	12.37%	26.33%	11.71%	13.22%	10.64%	---	---	12.89%	1.05%	1.00%	---	---
● <i>Small Growth Category Median</i>	11.00%	21.89%	11.01%	12.92%	10.80%	---	---	13.74%	0.66%	0.94%	---	---

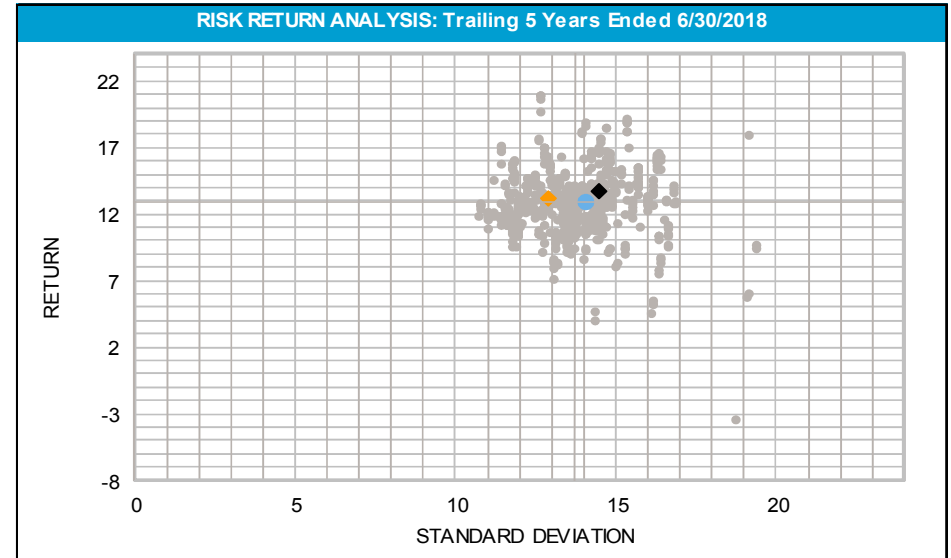
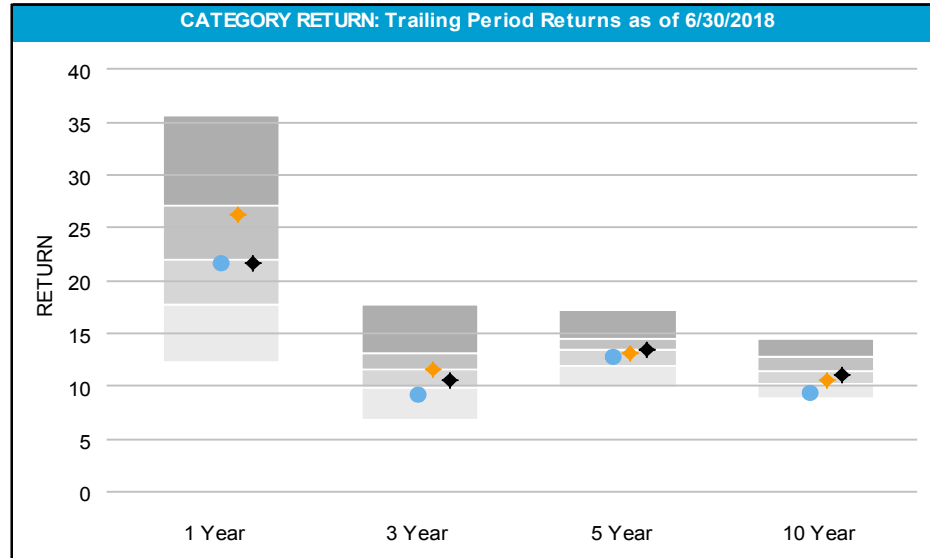
  

Return Rank w/ithin Category	YTD	1 Year	3 Years	5 Years	10 Years	Risk	Alpha	Sharpe
● <b>BlackRock Advantage Small Cap Gr Instl</b>	38%	52%	74%	49%	78%	57%	62%	57%

# of funds in Category	215	212	200	183	160
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Return rank within category is the percentile ranking of an investment option's returns relative to the other investment options in its category. The highest ranking a fund can receive is 1. The lowest is 100.



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 Source: Morningstar™ Small Growth Category for creating asset class universe.

■ Open    ■ Watch List    ■ Closed

# Global Blend

Investment Option/Benchmark	YTD Return	Average Annual Total Returns as of 06/30/2018					Inception Date	Risk 5 Years	Alpha 5 Years	Sharpe 5 Years	DDA Rank 6/30/18	Expense Ratio
		1 Year	3 Years	5 Years	10 Years	Inception						
● American Funds Capital World Gr&Inc R4	0.44%	10.80%	8.20%	9.54%	6.16%	N/A	Jun-02	9.80%	0.05%	0.94%	---	0.79%
◆ MSCI World™ Index(net)	0.43%	11.09%	8.48%	9.94%	6.26%	---	---	10.04%	0.00%	0.96%	---	---
◆ Lipper Global Funds Index	-0.67%	8.88%	7.77%	9.33%	6.08%	---	---	9.91%	-0.39%	0.91%	---	---
World Large Stock Category Median	-0.33%	9.53%	7.52%	9.20%	6.26%	---	---	10.45%	-0.24%	0.88%	---	---

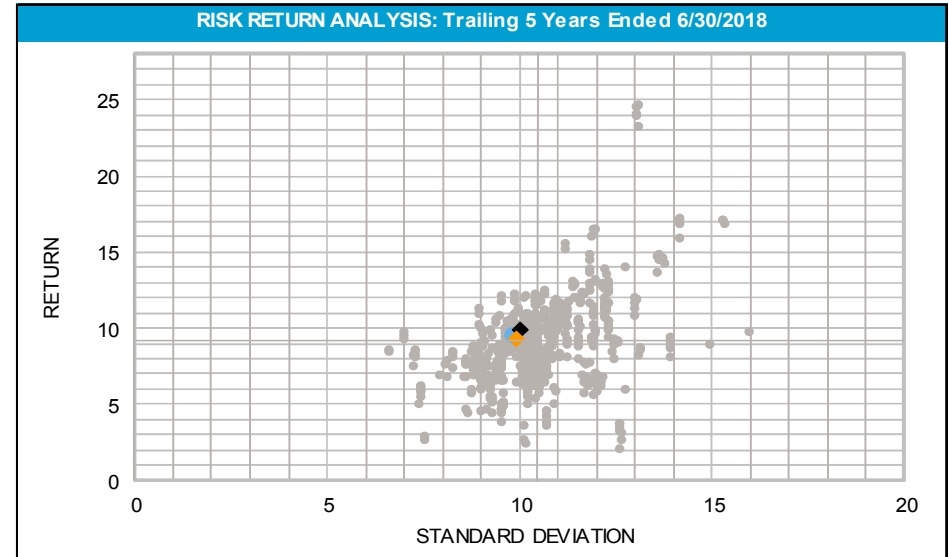
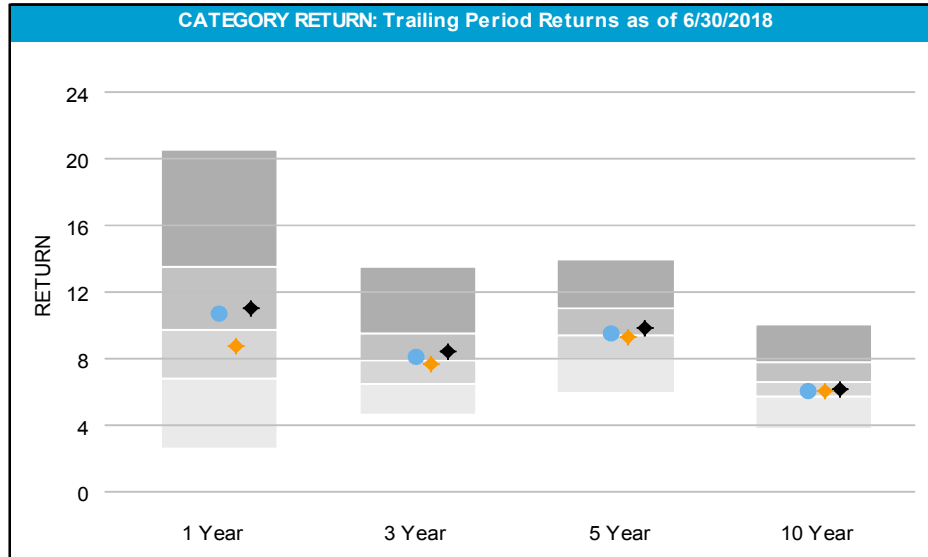
  

Return Rank w/within Category	YTD	1 Year	3 Years	5 Years	10 Years	Risk	Alpha	Sharpe
● American Funds Capital World Gr&Inc R4	39%	43%	42%	47%	53%	27%	45%	37%

# of funds in Category	269	249	218	190	124
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Return rank within category is the percentile ranking of an investment option's returns relative to the other investment options in its category. The highest ranking a fund can receive is 1. The lowest is 100.



Investing in foreign securities presents certain unique risks not associated with domestic investments, such as currency fluctuation and political and economic changes. This may result in greater share price volatility.

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 Source: Morningstar™ World Large Stock Category for creating asset class universe.

■ Open    ■ Watch List    ■ Closed

# International Growth

Investment Option/Benchmark	YTD Return	Average Annual Total Returns as of 06/30/2018					Inception Inception	Inception Date	Risk 5 Years	Alpha 5 Years	Sharpe 5 Years	DDA Rank 6/30/18	Expense Ratio
		1 Year	3 Years	5 Years	10 Years								
● American Funds Europacific Growth R4	-2.00%	8.97%	6.14%	7.96%	4.49%	N/A	Jun-02	10.78%	1.14%	0.73%	---	0.83%	
◆ MSCI EAFE™ Growth Index (net)	-0.93%	9.41%	6.41%	7.42%	3.45%	---	---	11.26%	0.00%	0.66%	---	---	
◆ Lipper International Funds Index	-1.16%	1.17%	2.51%	1.57%	2.65%	---	---	4.36%	-0.41%	0.29%	---	---	
Foreign Large Growth Category Median	-0.70%	10.18%	6.23%	7.50%	3.98%	---	---	11.17%	0.49%	0.67%	---	---	

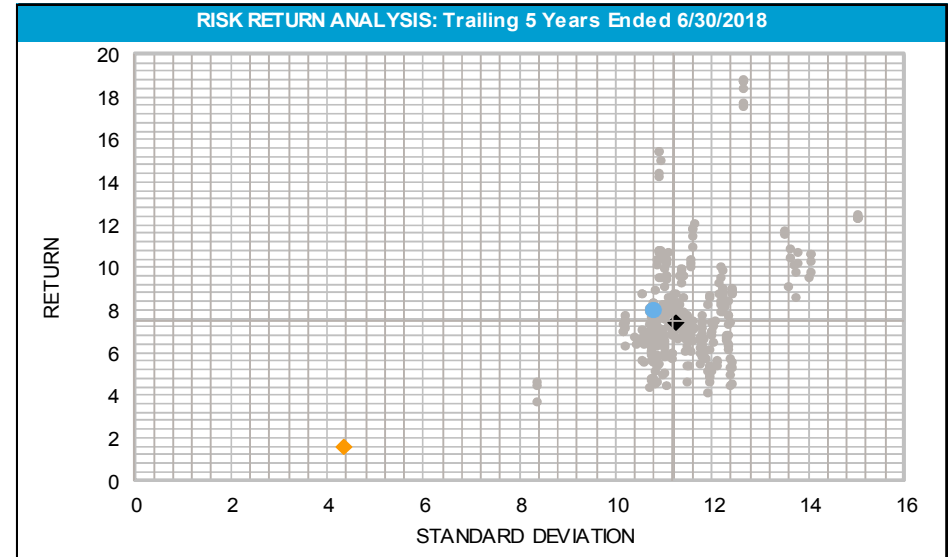
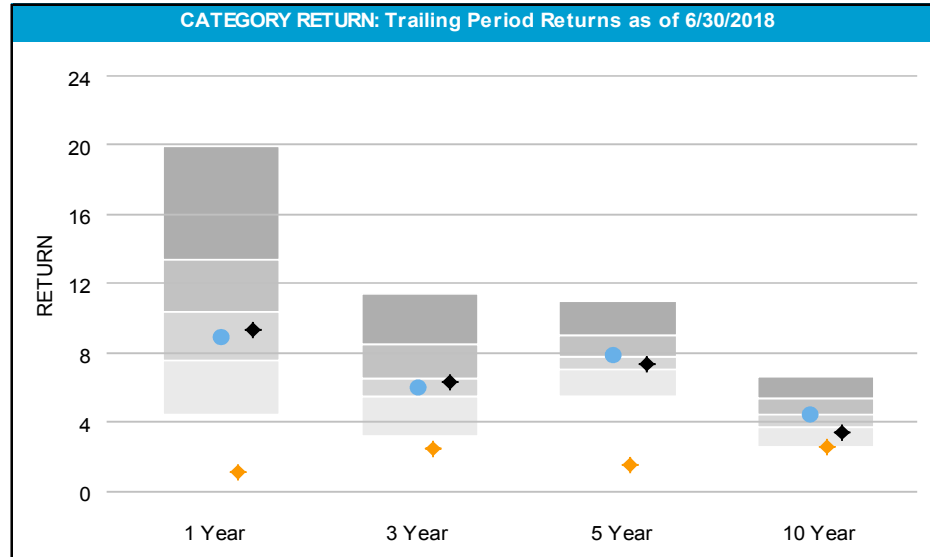
  

Return Rank w/in Category	YTD	1 Year	3 Years	5 Years	10 Years	Risk	Alpha	Sharpe
● American Funds Europacific Growth R4	73%	59%	52%	37%	37%	19%	34%	29%

# of funds in Category	119	118	102	96	77
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 Source: Morningstar™ Foreign Large Growth Category for creating asset class universe.

■ Open    ■ Watch List    ■ Closed

# Retirement Income

Investment Option/Benchmark	YTD Return	Average Annual Total Returns as of 06/30/2018					Inception Date	Risk 5 Years	Alpha 5 Years	Sharpe 5 Years	DDA Rank 6/30/18	Expense Ratio
		1 Year	3 Years	5 Years	10 Years	Inception						
● Prudential Day One® IncomeFlex Target® Balanced Fund	0.21%	6.65%	4.95%	5.75%	---	7.44%	Jun-09	5.39%	-1.05%	0.99%	---	1.59%
◆ Prudential Day One IncomeFlex Target Bal Benchmark	0.86%	7.58%	6.09%	6.87%	5.72%	---	---	5.39%	0.00%	1.19%	---	---
◆ Lipper Balanced Funds Index	0.14%	7.01%	6.37%	7.61%	6.48%	---	---	5.91%	0.17%	1.21%	---	---
Retirement Income Median	-0.35%	3.72%	3.94%	4.64%	4.87%	---	---	4.15%	-0.02%	1.12%	---	---

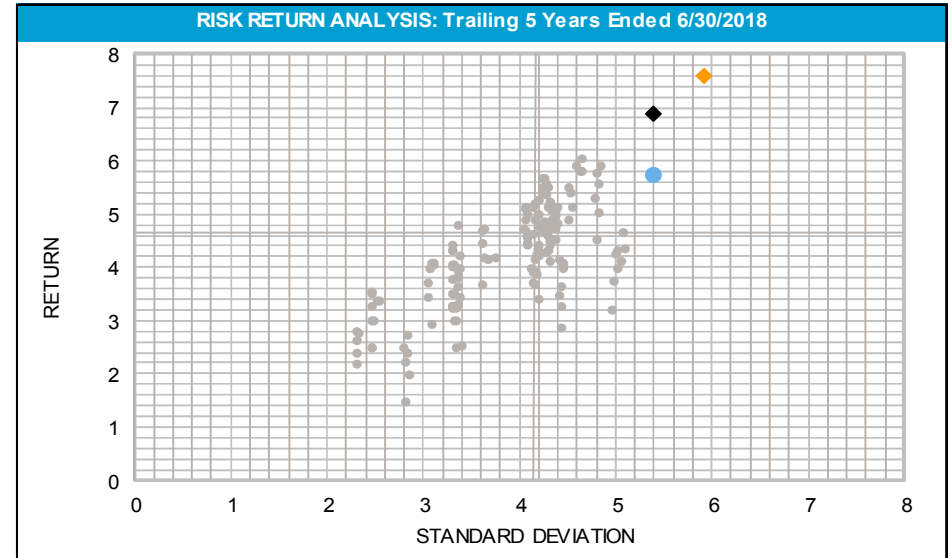
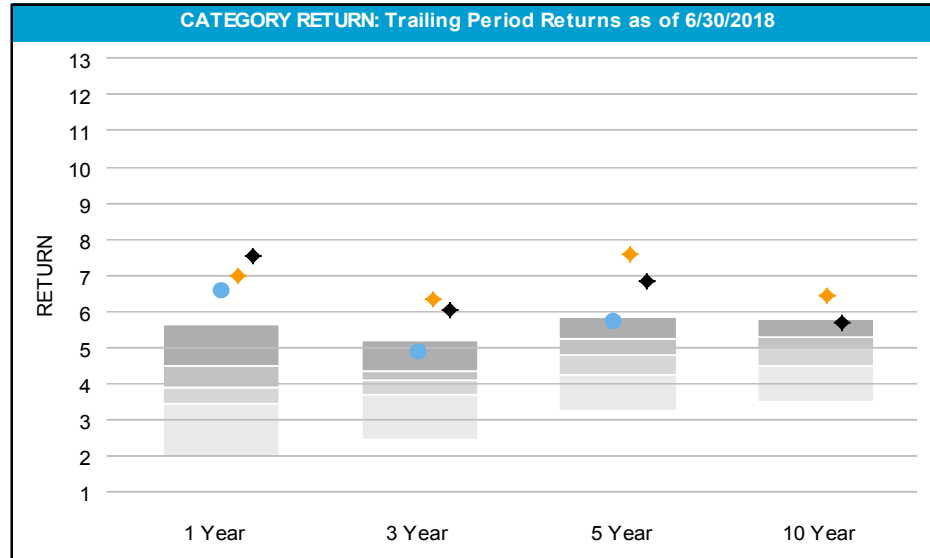
  

Return Rank w/in Category	YTD	1 Year	3 Years	5 Years	10 Years	Risk	Alpha	Sharpe
● Prudential Day One® IncomeFlex Target® Balanced Fund	7%	1%	9%	5%	---	100%	93%	77%

# of funds in Category	43	42	38	31	22
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Return rank within category is the percentile ranking of an investment option's returns relative to the other investment options in its category. The highest ranking a fund can receive is 1. The lowest is 100.



The target date is the approximate date when investors plan to start withdrawing their money. The asset allocation of target date funds will become more conservative as the target date approaches by lessening your equity exposure and increasing your exposure in fixed income type investments. The principal value of an investment in a target date fund is not guaranteed at any time, including the target date.

▲ Please refer to the glossary & notes section at the end of this report for all appropriate notes and disclaimers.  
 Source: Morningstar™ Retirement Income Median

■ Open    ■ Watch List    ■ Closed

## Allocation-50% to 70% Equity

Investment Option/Benchmark	YTD Return	Average Annual Total Returns as of 06/30/2018				Inception Inception	Inception Date	Risk	Alpha	Sharpe	DDA Rank 6/30/18	Expense Ratio
		1 Year	3 Years	5 Years	10 Years			5 Years	5 Years	5 Years		
● <b>Oakmark Equity And Income Investor</b>	-1.40%	6.56%	5.77%	8.16%	6.47%	N/A	Nov-95	7.86%	-1.65%	0.99%	---	0.88%
◆ S&P 500® Index	2.65%	14.37%	11.93%	13.42%	10.17%	---	---	9.81%	0.00%	1.30%	---	---
◆ Lipper Balanced Funds Index	0.14%	7.01%	6.37%	7.61%	6.48%	---	---	5.91%	-0.30%	1.21%	---	---
Allocation - 50 to 70 Equity Category Median	0.00%	6.83%	5.89%	7.23%	6.47%	---	---	6.58%	-1.23%	1.03%	---	---

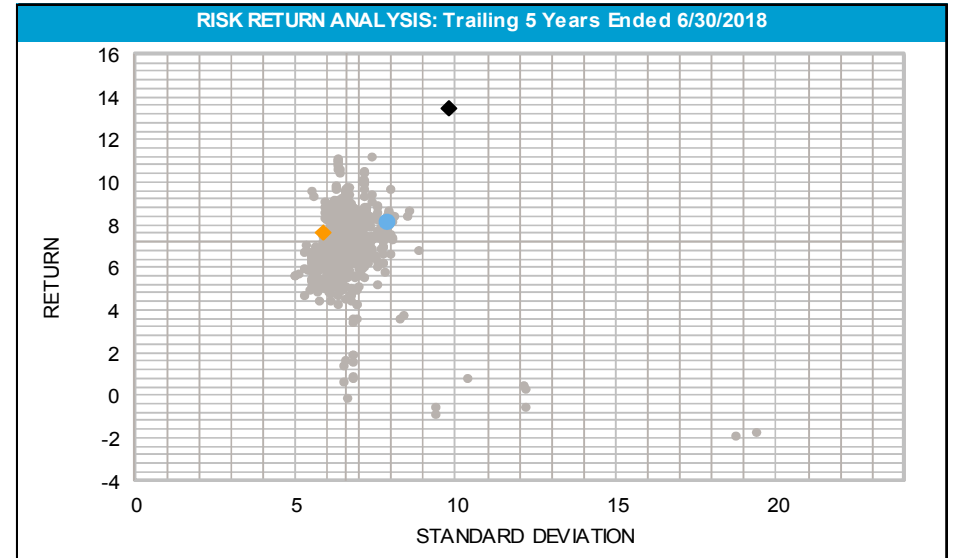
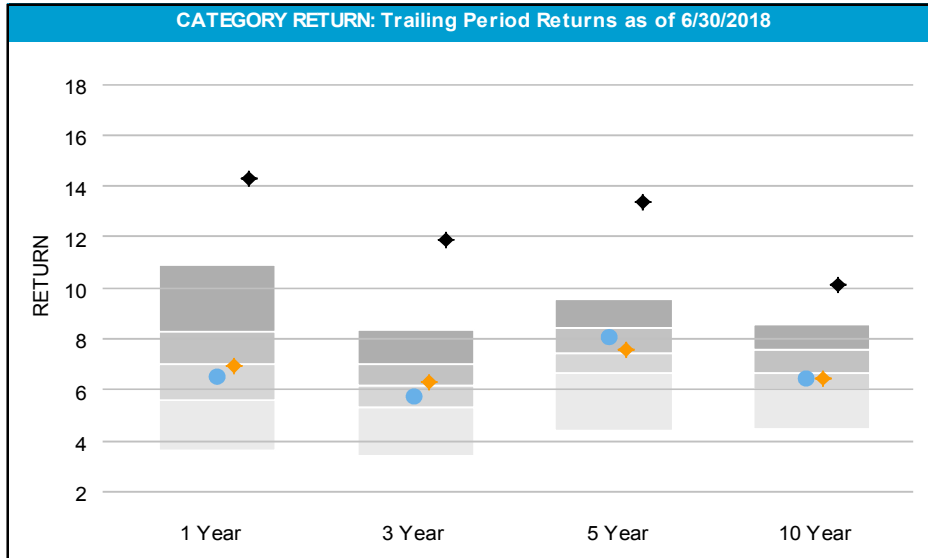
  

Return Rank w ithin Category	YTD	1 Year	3 Years	5 Years	10 Years	Risk	Alpha	Sharpe
● <b>Oakmark Equity And Income Investor</b>	87%	57%	57%	28%	50%	94%	70%	63%

# of funds in Category	228	219	209	195	155
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Return rank within category is the percentile ranking of an investment option's returns relative to the other investment options in its category. The highest ranking a fund can receive is 1. The lowest is 100.



▲ Please refer to the glossary & notes section at the end of this report for all appropriate notes and disclaimers.  
 Source: Morningstar™ - Allocation - 50% to 70% Equity Category for creating asset class universe.

■ Open    ■ Watch List    ■ Closed

# Retirement Income - IncomeFlex (Moderate Allocation)

Investment Option/Benchmark	YTD Return	Average Annual Total Returns as of 06/30/2018				Inception	Inception Date	Risk 5 Years	Alpha 5 Years	Sharpe 5 Years	DDA Rank 6/30/18	Expense Ratio
		1 Year	3 Years	5 Years	10 Years							
● Prudential IncomeFlex® Select™ Lifetime Balanced Fund	-0.06%	6.08%	5.30%	6.75%	5.64%	N/A	Nov-06	6.60%	-1.58%	0.96%	---	1.77%
● Prudential IncomeFlex® Select™ Lifetime Balanced Fund	-0.31%	5.55%	4.78%	6.22%	5.12%	N/A	Nov-06	6.60%	-2.08%	0.89%	---	2.27%
◆ Lifetime Balanced Primary Benchmark	0.62%	8.10%	7.15%	8.39%	7.07%	---	---	6.48%	0.00%	1.22%	---	---
◆ Lifetime Conservative Growth Primary Benchmark	0.26%	6.74%	6.30%	7.43%	6.59%	---	---	5.55%	0.00%	1.25%	---	---
Allocation - 50 to 70 Equity Category Median	0.00%	6.83%	5.89%	7.23%	6.47%	---	---	6.58%	-1.05%	1.03%	---	---

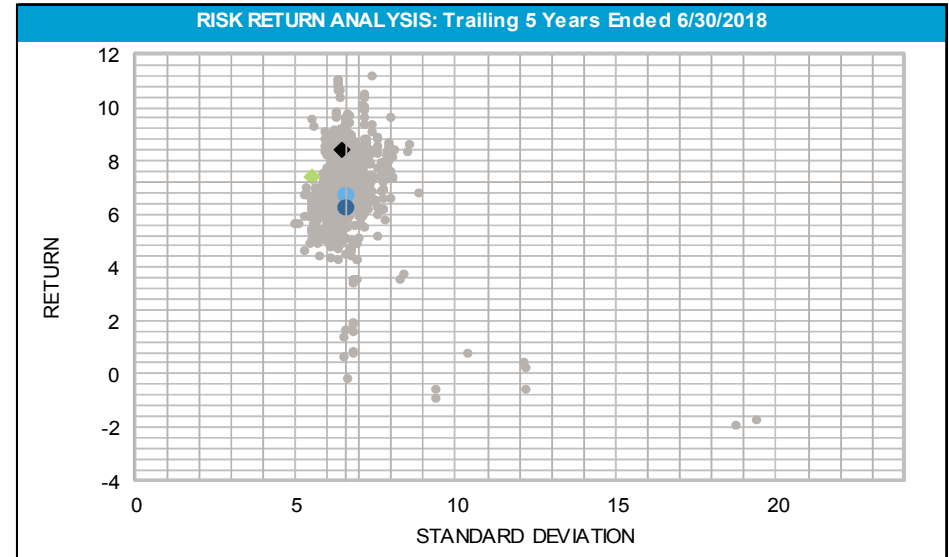
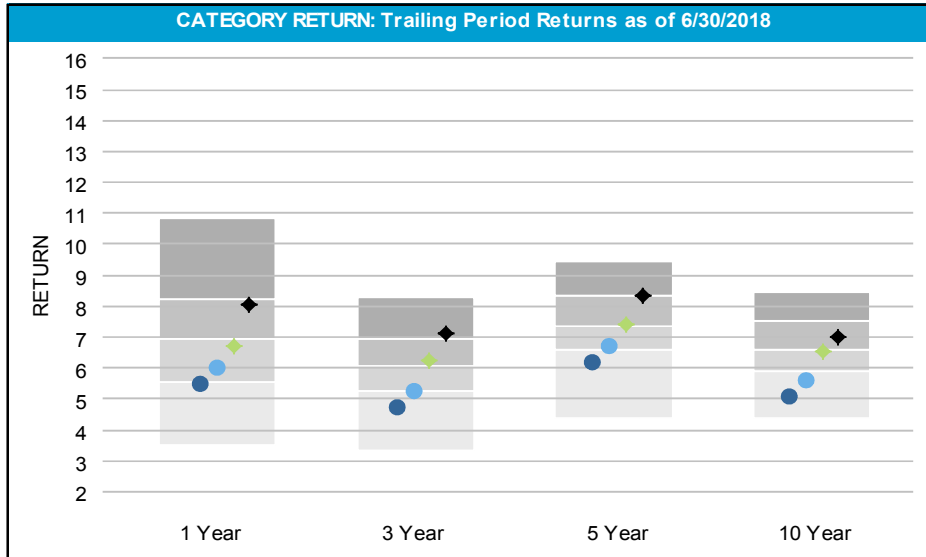
  

Return Rank w/within Category	YTD	1 Year	3 Years	5 Years	10 Years	Risk	Alpha	Sharpe
● Prudential IncomeFlex® Select™ Lifetime Balanced Fund	52%	64%	72%	68%	78%	51%	75%	67%
● Prudential IncomeFlex® Select™ Lifetime Balanced Fund	62%	73%	80%	81%	86%	51%	85%	79%

# of funds in Category	228	219	209	195	155
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Return rank within category is the percentile ranking of an investment option's returns relative to the other investment options in its category. The highest ranking a fund can receive is 1. The lowest is 100.



The target date is the approximate date when investors plan to start withdrawing their money. The asset allocation of target date funds will become more conservative as the target date approaches by lessening your equity exposure and increasing your exposure in fixed income type investments. The principal value of an investment in a target date fund is not guaranteed at any time; including the target date.

▲ Please refer to the glossary & notes section at the end of this report for all appropriate notes and disclaimers.  
 Source: Morningstar™ Allocation 50% to 70% Equity Category for creating asset class universe.

■ Open    ■ Watch List    ■ Closed



# Retirement Income - IncomeFlex (Moderate Allocation)

Investment Option/Benchmark	YTD Return	Average Annual Total Returns as of 06/30/2018					Inception Date	Risk 5 Years	Alpha 5 Years	Sharpe 5 Years	DDA Rank 6/30/18	Expense Ratio
		1 Year	3 Years	5 Years	10 Years	Inception						
IncomeFlex LT Conservative Growth Fund	-0.38%	4.84%	4.59%	5.92%	5.34%	N/A	Nov-06	5.65%	-1.46%	0.98%	---	1.72%
IncomeFlex LT Conservative Growth Fund	-0.63%	4.32%	4.07%	5.39%	4.81%	N/A	Nov-06	5.65%	-1.96%	0.89%	---	2.22%
Lifetime Conservative Growth Primary Benchmark	0.26%	6.74%	6.30%	7.43%	6.59%	---	---	5.55%	0.00%	1.25%	---	---
Allocation - 50 to 70 Equity Category Median	0.00%	6.83%	5.89%	7.23%	6.47%	---	---	6.58%	-1.05%	1.03%	---	---

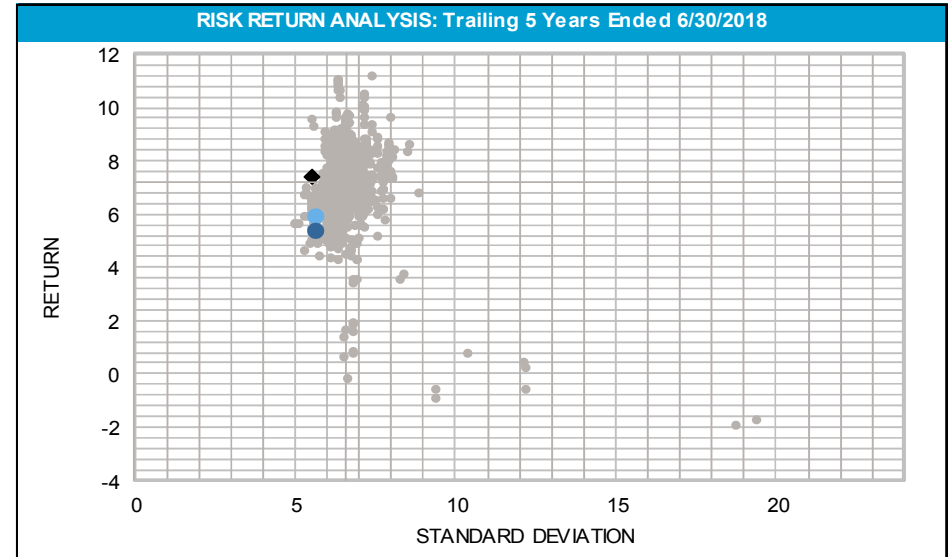
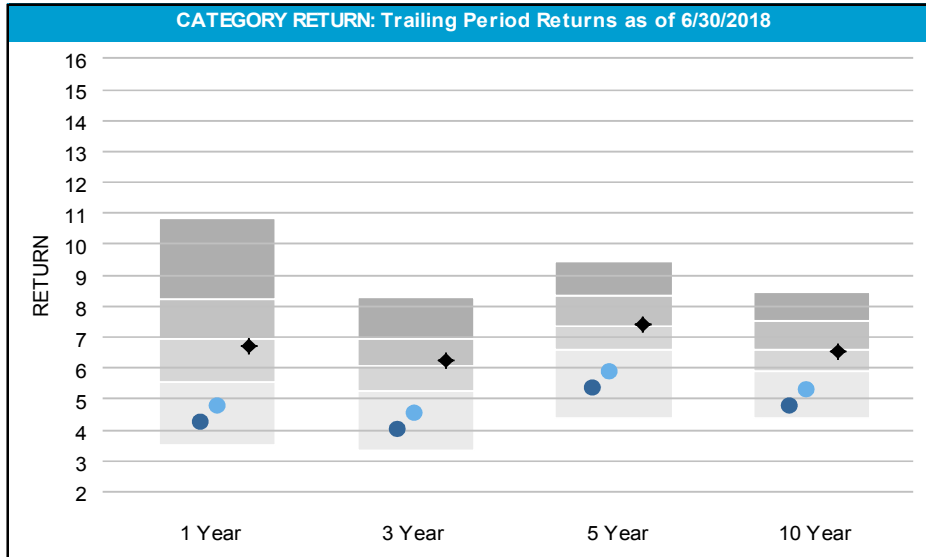
  

Return Rank w/in Category	YTD	1 Year	3 Years	5 Years	10 Years	Risk	Alpha	Sharpe
IncomeFlex LT Conservative Growth Fund	63%	83%	83%	84%	83%	6%	66%	65%
IncomeFlex LT Conservative Growth Fund	69%	88%	89%	89%	90%	6%	79%	79%

# of funds in Category	228	219	209	195	155
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Return rank within category is the percentile ranking of an investment option's returns relative to the other investment options in its category. The highest ranking a fund can receive is 1. The lowest is 100.



The target date is the approximate date when investors plan to start withdrawing their money. The asset allocation of target date funds will become more conservative as the target date approaches by lessening your equity exposure and increasing your exposure in fixed income type investments. The principal value of an investment in a target date fund is not guaranteed at any time; including the target date.

▲ Please refer to the glossary & notes section at the end of this report for all appropriate notes and disclaimers.  
 Source: Morningstar™ Allocation 50% to 70% Equity Category for creating asset class universe.

■ Open    ■ Watch List    ■ Closed

# Retirement Income - IncomeFlex (Conservative Allocation)

Investment Option/Benchmark	YTD Return	Average Annual Total Returns as of 06/30/2018				Inception Inception	Inception Date	Risk 5 Years	Alpha 5 Years	Sharpe 5 Years	DDA Rank 6/30/18	Expense Ratio
		1 Year	3 Years	5 Years	10 Years							
IncomeFlex LT Income & Equity Fund	-0.88%	2.55%	3.10%	4.13%	4.38%	N/A	Nov-06	3.83%	-1.30%	0.97%	---	1.64%
IncomeFlex LT Income & Equity Fund	-1.12%	2.04%	2.59%	3.62%	3.87%	N/A	Nov-06	3.83%	-1.80%	0.84%	---	2.14%
Lifetime Income & Equity Primary Benchmark	-0.29%	4.20%	4.59%	5.47%	5.45%	---	---	3.77%	0.00%	1.33%	---	---
Allocation - 30 to 50 Equity Category Median	-0.48%	4.24%	4.34%	5.12%	5.31%	---	---	4.87%	-1.10%	1.02%	---	---

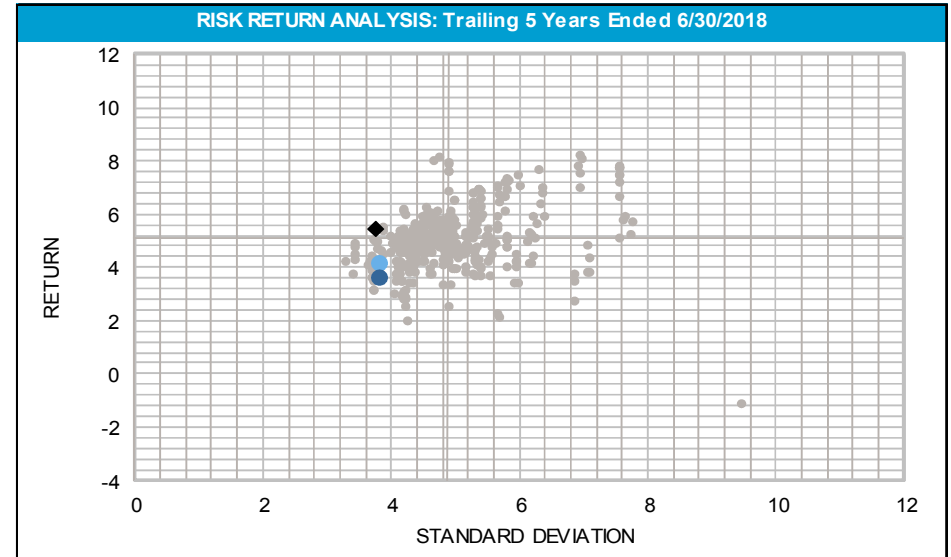
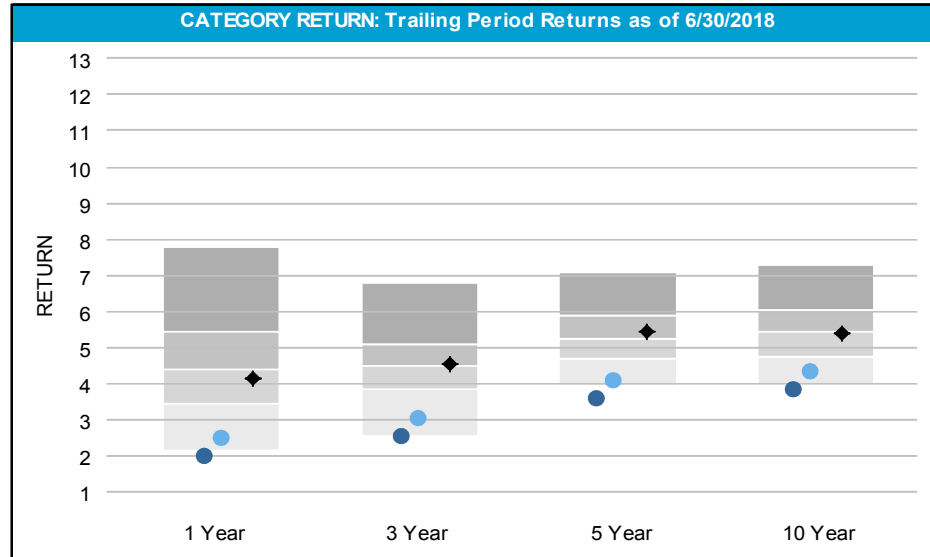
  

Return Rank w/in Category	YTD	1 Year	3 Years	5 Years	10 Years	Risk	Alpha	Sharpe
IncomeFlex LT Income & Equity Fund	65%	88%	91%	92%	80%	7%	60%	61%
IncomeFlex LT Income & Equity Fund	75%	93%	95%	97%	93%	7%	70%	78%

# of funds in Category	141	135	122	103	85
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Return rank within category is the percentile ranking of an investment option's returns relative to the other investment options in its category. The highest ranking a fund can receive is 1. The lowest is 100.



The target date is the approximate date when investors plan to start withdrawing their money. The asset allocation of target date funds will become more conservative as the target date approaches by lessening your equity exposure and increasing your exposure in fixed income type investments. The principal value of an investment in a target date fund is not guaranteed at any time; including the target date.

▲ Please refer to the glossary & notes section at the end of this report for all appropriate notes and disclaimers.  
 Source: Morningstar™ - 30% to 50% Equity Allocation Category for creating asset class universe.

■ Open    ■ Watch List    ■ Closed

# Intermediate-Term Bond

Investment Option/Benchmark	YTD	Average Annual Total Returns as of 06/30/2018 <sup>+</sup>				Inception	Inception	Risk	Alpha	Sharpe	DDA Rank <sup>+</sup>	Expense
	Return <sup>++</sup>	1 Year	3 Years	5 Years	10 Years			5 Years	5 Years	5 Years		
● <b>Core Plus Bond / PGIM Fund</b>	-1.88%	0.55%	3.33%	3.81%	5.93%	N/A	Jun-02	3.30%	1.26%	1.03%	2	0.40%
◆ <i>Bloomberg Barclays Aggregate Bond Index</i>	-1.62%	-0.40%	1.73%	2.28%	3.72%	---	---	2.70%	0.00%	0.70%	---	---
<i>Intermediate-Term Bond Category Median</i>	-1.59%	-0.37%	1.74%	2.35%	4.14%	---	---	2.65%	0.23%	0.72%	---	---

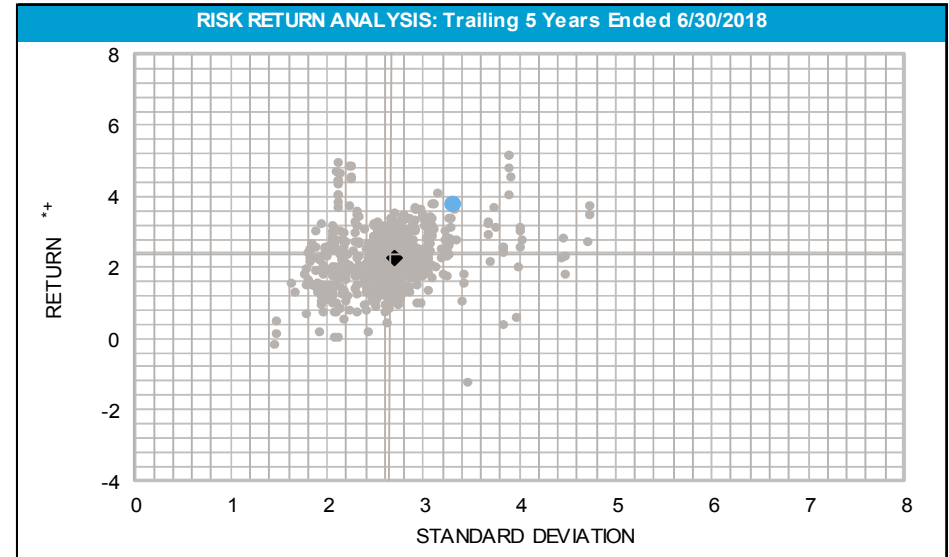
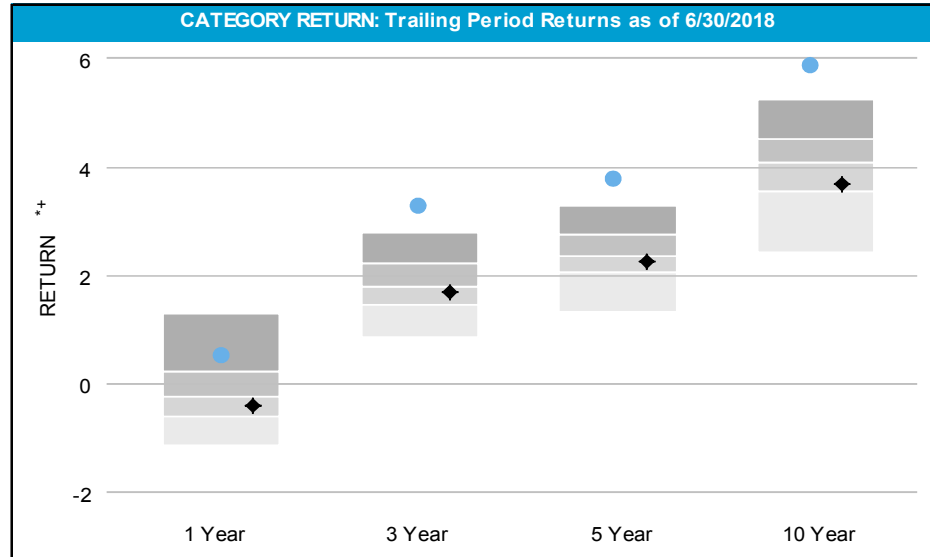
  

Return Rank w/in Category	YTD	1 Year	3 Years	5 Years	10 Years	Risk	Alpha	Sharpe
● <b>Core Plus Bond / PGIM Fund</b>	76%	13%	2%	3%	1%	95%	8%	11%

# of funds in Category	297	292	267	244	210
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Return rank within category is the percentile ranking of an investment option's returns relative to the other investment options in its category. The highest ranking a fund can receive is 1. The lowest is 100.



Fixed Income investment (bond) funds are subject to interest rate risk; their value will decline as interest rates rise.

\* For Institutional Funds, the returns for periods prior to the investment manager's inception date may represent the blend of actual separate account performance and the manager's composite for similar strategies. Actual returns and the composite are shown separately in the Plan Summary section earlier in this report. Refer to the Glossary and Notes section at the end of this report for other important information.

+ For Institutional Funds and Alliance Funds, returns, expense ratios and rankings do not reflect any contract charges.

▲ Please refer to the glossary & notes section at the end of this report for all appropriate notes and disclaimers.

Source: Morningstar™ Intermediate-Term Bond Category for creating asset class universe.

■ Open    ■ Watch List    ■ Closed

# Glossary & Notes

# Index Definitions & Disclosures

In providing this information Prudential Retirement is not undertaking to provide impartial investment advice, or to give advice in a fiduciary capacity.

Prudential Retirement may benefit from advisory and other fees paid to it or its affiliates for managing, selling, or settling of the Prudential mutual funds and other investment products or securities offered by Prudential Retirement or its affiliates. Investment vehicles sponsored or managed by a Prudential Retirement affiliate generate more revenue for the Prudential enterprise than non-proprietary investment vehicles. Prudential Retirement's sales personnel generally receive greater compensation if plan assets are invested in proprietary investment vehicles. Prudential Retirement may benefit directly from the difference between investment earnings of Prudential Retirement's stable value funds and the amount credited to deposits in those funds. Prudential Retirement may also benefit from broker-dealer or other entities' co-sponsorship of Prudential conferences.

A market index is an unmanaged portfolio of securities such as stocks and bonds. An index is often used as a comparative benchmark for managed portfolios such as mutual funds. These indices are presented to help you evaluate the performance of the broad market which they represent, and provide you with an understanding of that market's historic long-term performance. They are an unmanaged weighted index providing a broad indicator of price movement. Individual investors cannot invest directly in an index/average. Past performance is not indicative of future results.

**Bloomberg Barclays Agency Index :** Bloomberg Barclays U.S. Agency Index accounts for roughly 35% of the Government Index and includes publicly issued debt of U.S. government agencies, quasi-federal corporations, and corporate or foreign debt guaranteed by the U.S. government.

**Bloomberg Barclays Aggregate Bond Index :** Bloomberg Barclays US Aggregate Bond Index measures the performance of investment grade, U.S. dollar-denominated, fixed-rate taxable bond market, including Treasuries, government-related and corporate securities, MBS (agency fixed-rate and hybrid ARM pass-through's), ABS, and CMBS. It rolls up into other Bloomberg Barclays flagship indices, such as the multi-currency Global Aggregate Index and the U.S. Universal Index, which includes high yield and emerging markets debt.

**Bloomberg Barclays Asset-Backed Securities Index :** Bloomberg Barclays U.S. Asset Backed Securities Index is a component of the U.S. Aggregate index. The Asset-Backed Securities (ABS) Index has five subsectors: (1) Credit and charge cards, (2) Autos, (3) Home equity loans, (4) Utility, and (5) Manufactured Housing. The index includes pass-through, bullet, and controlled amortization structures. The ABS Index includes only the senior class of each ABS issue and the ERISA-eligible B and C tranche.

**Bloomberg Barclays Corporate High Yield Index :** Bloomberg Barclays U.S. High Yield Index covers the universe of fixed rate, non-investment grade debt (having a maximum quality rating of Ba1), a minimum outstanding amount of \$150 million and at least one year to maturity.

**Bloomberg Barclays Government Bond Index :** The Bloomberg Barclays U.S. Government Index: measures the performance of the U.S. Treasury and U.S. Agency Indices, including Treasuries and U.S. agency debentures. It is a component of the U.S. Government/Credit Index and the U.S. Aggregate Index.

**Bloomberg Barclays Mortgage-Backed Securities Index :** Bloomberg Barclays U.S. Mortgage Backed Securities measures the performance of the agency mortgage-backed pass-through securities (both fixed-rate and hybrid ARM) issued by Ginnie Mae (GNMA), Fannie Mae (FNMA), and Freddie Mac (FHLMC).

**Bloomberg Barclays Treasury Bond Index :** Bloomberg Barclays U.S. Treasury Index accounts for nearly 65% of the Government Index and includes public obligations of the U.S. Treasury that have remaining maturities of more than one year.

**Bloomberg Barclays U.S. Credit Index :** The Bloomberg Barclays US Credit Index measures the performance of the US Corporate and a non-corporate component that includes foreign agencies, sovereigns, supranationals and local authorities. It is a subset of the US Government/Credit Index and the US Aggregate Index.

**Bloomberg Barclays US Treasury: US TIPS Index :** This index includes all publicly issued United States Treasury inflation-protected securities that have at least one year remaining until maturity, are rated investment grade, and have \$250 million or more of outstanding face value. In addition, the securities must be denominated in U.S. dollars, and must be fixed-rate and non-convertible securities. The index is a market capitalization-weighted index. Inflation notes were included in the broader Bloomberg Barclays U.S. Treasury Index in March 1997 and removed from that index on January 1, 1998.

## **Source: Bloomberg Barclays Indices**

**5 Year Treasury Average Yield :** The 5-Year Treasury Average Yield is the average daily treasury yield (Constant Maturity) for U.S. Treasuries with a maturity of five years (negotiable debt obligations of the U.S. Government, considered intermediate in maturity).

**CRSP Mid Cap Index :** The CRSP US Mid Cap Index targets inclusion of the U.S. companies that fall between the 70%-85% of investable market capitalization. The index includes securities traded on NYSE, NYSE Market, NASDAQ or ARCA.

**CRSP Small Cap Index :** The CRSP US Small Cap Index includes U.S. companies that fall between the bottom 2%-15% of the investable market capitalization. There is no lower limit in market capitalization, other than what is specified by investability screens. The index includes securities traded on NYSE, NYSE Market, NASDAQ or ARCA.

**FTSE NAREIT Equity® Index :** The FTSE NAREIT Equity® Index is an unmanaged market capitalization index of all tax-qualified Equity REITs listed on the NYSE, AMEX, and the NASDAQ that have 75% or more of their gross invested book of assets invested directly or indirectly in the equity ownership of real estate. This Fund is not sponsored, endorsed, sold or promoted by FTSE International Limited ("FTSE") and FTSE makes no recommendation regarding investing in the Fund. See the User's Guide for a more detailed description of the limited relationship FTSE has with Prudential.

**Lifetime Balanced Primary Benchmark :** Each Lifetime Fund's composite benchmark reflects the weighted average of the Fund's stock/international stock/bond allocation, as represented by the Russell 3000 Index, the MSCI EAFE Index and the Bloomberg Barclays U.S. Aggregate Bond Index, respectively.

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**Lifetime Conservative Growth Primary Benchmark :** Each Lifetime Fund's composite benchmark reflects the weighted average of the Fund's stock/international stock/bond allocation, as represented by the Russell 3000 Index, the MSCI EAFE Index and the Bloomberg Barclays U.S. Aggregate Bond Index, respectively.

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**Lifetime Income & Equity Primary Benchmark :** Each Lifetime Fund's composite benchmark reflects the weighted average of the Fund's stock/international stock/bond/cash allocation, as represented by the Russell 3000 Index, the MSCI EAFE Index, the Bloomberg Barclays U.S. Aggregate Bond Index and the Citigroup 3-Month T-Bill Index, respectively.

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**Lipper Balanced Funds Index :** Lipper Balanced Funds Index is an equal dollar weighted index of the 30 largest qualifying mutual funds (based on year-end total net assets) for the investment objective (to conserve principal by maintaining a balanced portfolio of stocks and bonds). Typically the stock/bond ratio ranges around 60%/40%.

**Lipper Global Funds Index :** Lipper Global Funds Index is an equal dollar-weighted index of the 30 largest qualifying mutual funds (based on year-end total net assets) for the investment objective (to invest at least 25% of its portfolio in securities traded outside of the United States). These funds may own U.S. securities as well.

**Lipper International Funds Index :** Lipper International Funds Index is an equal dollar-weighted index of the 30 largest qualifying mutual funds (based on year-end total net assets) for the investment objective (to invest assets in securities whose primary trading markets are outside the United States).

**Lipper Large Cap Core Funds Index :** Lipper Large-Cap Core Funds Index represents the average of the 30 largest qualifying mutual funds (based on year-end total net assets) in the Lipper Large-Cap Universe. These funds, by portfolio practice, invest at least 75% of their equity assets in companies with market capitalizations (on a three-year weighted basis) greater than 300% of the dollar-weighted median market capitalization of the middle 1,000 securities of the S&P SuperComposite 1500 Index. These funds typically have an average price-to-earnings ratio, price-to-book ratio, and three-year sales-per-share growth value, compared to the S&P 500 Index.

**Lipper Large Cap Growth Funds Index :** Lipper Large-Cap Growth Funds Index represents the average of the 30 largest qualifying mutual funds (based on year-end total net assets) in the Lipper Large-Cap Universe. These funds, by portfolio practice, invest at least 75% of their equity assets in companies with market capitalizations (on a three-year weighted basis) greater than 300% of the dollar-weighted median market capitalization of the middle 1,000 securities of the S&P SuperComposite 1500 Index. These funds typically have an above average price-to-earnings ratio, price-to-book ratio, and three-year sales-per-share growth value, compared to the S&P 500 Index.

**Lipper Large Cap Value Funds Index :** Lipper Large-Cap Value Funds Index represents the average of the 30 largest qualifying mutual funds (based on year-end total net assets) in the Lipper Large-Cap Universe. These funds, by portfolio practice, invest at least 75% of their equity assets in companies with market capitalizations (on a three-year weighted basis) greater than 300% of the dollar-weighted median market capitalization of the middle 1,000 securities of the S&P SuperComposite 1500 Index. These funds typically have a below average price-to-earnings ratio, price-to-book ratio, and three-year sales-per-share growth value, compared to the S&P 500 Index.

**Lipper Mid Cap Core Funds Index :** Lipper Mid-Cap Core Funds Index represents the average of the 30 largest qualifying mutual funds (based on year-end total net assets) in the Lipper Mid-Cap Universe. These funds, by portfolio practice, invest at least 75% of their equity assets in companies with market capitalizations (on a three-year weighted basis) less than 300% of the dollar-weighted median market capitalization of the middle 1,000 securities of the S&P SuperComposite 1500 Index. These funds typically have an average price-to-earnings ratio, price-to-book ratio, and three-year sales-per-share growth value, compared to the S&P Midcap 400 Index.

**Lipper Mid Cap Growth Funds Index :** Lipper Mid-Cap Growth Funds Index represents the average of the 30 largest qualifying mutual funds (based on year-end total net assets) in the Lipper Mid-Cap Universe. These funds, by portfolio practice, invest at least 75% of their equity assets in companies with market capitalizations (on a three-year weighted basis) less than 300% of the dollar-weighted median market capitalization of the middle 1,000 securities of the S&P SuperComposite 1500 Index. These funds typically have an above average price-to-earnings ratio, price-to-book ratio, and three-year sales-per-share growth value, compared to the S&P Midcap 400 Index.

**Lipper Mid Cap Value Funds Index :** Lipper Mid-Cap Value Funds Index represents the average of the 30 largest qualifying mutual funds (based on year-end total net assets) in the Lipper Mid-Cap Universe. These funds, by portfolio practice, invest at least 75% of their equity assets in companies with market capitalizations (on a three-year weighted basis) less than 300% of the dollar-weighted median market capitalization of the middle 1,000 securities of the S&P SuperComposite 1500 Index. These funds typically have a below average price-to-earnings ratio, price-to-book ratio, and three-year sales-per-share growth value, compared to the S&P Midcap 400 Index.

**Lipper Small Cap Core Funds Index :** Lipper Small-Cap Core Funds Index represents the average of the 30 largest qualifying mutual funds (based on year-end total net assets) in the Lipper Small-Cap Universe. These funds, by portfolio practice, invest at least 75% of their equity assets in companies with market capitalizations (on a three-year weighted basis) less than 250% of the dollar-weighted median of the smallest 500 of the middle 1,000 securities of the S&P Super-Composite 1500 Index. These funds typically have an average price-to-earnings ratio, price-to-book ratio, and three-year sales-per-share growth value, compared to the S&P SmallCap 600 Index.

**Lipper Small Cap Growth Funds Index :** Lipper Small-Cap Growth Funds Index represents the average of the 30 largest qualifying mutual funds (based on year-end total net assets) in the Lipper Small-Cap Universe. These funds, by portfolio practice, invest at least 75% of their equity assets in companies with market capitalizations (on a three-year weighted basis) less than 250% of the dollar-weighted median of the smallest 500 of the middle 1,000 securities of the S&P SuperComposite 1500 Index. These funds typically have an above average price-to-earnings ratio, price-to-book ratio, and three-year sales-per-share growth value, compared to the S&P SmallCap 600 Index.

**Lipper Small Cap Value Funds Index :** Lipper Small-Cap Value Funds Index represents the average of the 30 largest qualifying mutual funds (based on year-end total net assets) in the Lipper Small-Cap Universe. These funds, by portfolio practice, invest at least 75% of their equity assets in companies with market capitalizations (on a three-year weighted basis) less than 250% of the dollar-weighted median of the smallest 500 of the middle 1,000 securities of the S&P SuperComposite 1500 Index. These funds typically have a below average price-to-earnings ratio, price-to-book ratio, and three-year sales-per-share growth value, compared to the S&P SmallCap 600 Index.

**MSCI EAFE™ Growth Index(net) :** MSCI EAFE™ Growth Index (net) measures the performance of the growth large and mid cap segments of equity securities in developed markets, excluding the US & Canada. It is free float-adjusted market-capitalization weighted.

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**MSCI EAFE™ Index(net) :** MSCI EAFE™ Index(net) is a market capitalization weighted index comprised of companies representative of the market structure of 21 developed market countries in Europe, Australia and the Far East. The MSCI EAFE Index is available both in local currency and U.S. dollar terms. The returns shown in the performance chart are calculated with dividends reinvested and are net of foreign withholding tax.

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**MSCI Europe ex U.K. Index :** MSCI EAFE Value Index is a market capitalization weighted index comprised of those firms in the MSCI EAFE Index with lower Price/Book Value (P/BV) ratios relative to their respective MSCI country index.

**MSCI Japan Net Dividend Index :** MSCI Japan Index measures the performance of the large and mid cap segments of Japan equity securities. It is free float-adjusted market-capitalization weighted.

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**MSCI Pacific Ex Japan Net Dividend Index :** MSCI Pacific ex. Japan index measures the performance of stock markets in Australia, Hong Kong, New Zealand, and Singapore, and Malaysia.

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**MSCI United Kingdom Net Dividend Index :** MSCI United Kingdom (net index) is constructed including every listed security in the market. Securities are free float adjusted, classified in accordance with the Global Industry Classification Standard (GICS®), and screened by size, liquidity and minimum free float. The returns shown in the performance chart are calculated with dividends reinvested and are net of foreign withholding tax.

**MSCI World™ Index(net) :** MSCI World™ Index(net) is a free float-adjusted market capitalization weighted index that is designed to measure the equity market performance of developed markets (includes 24 countries in the North America, Europe, and Asia/Pacific region).

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**Prudential Day One IncomeFlex Target Bal Benchmark :** The custom benchmark reflects the normal weighted average of the respective Day One Fund's stock/non-traditional assets/bond/cash allocation, as represented by the S&P 1500 Composite Index, the Russell Developed ex North America Large Cap Index, the MSCI Emerging Markets Net Dividend Index, the Bloomberg Commodities Index, the PRREF Composite Index, the Bloomberg Barclays U.S. Treasury Inflation-Protected Securities (TIPS) Index (Series-L), the Bloomberg Barclays U.S. Aggregate Bond Index and the Citigroup Three Month T-Bill. Effective January 1, 2013, the International asset class is represented in the mandate benchmark by the Russell Developed ex North America Large Cap Index, replacing the MSCI EAFE Net Dividend Index. Because the asset allocation of each Fund changes over time, the custom benchmark allocations also change over time.

**Russell 1000™ Growth Index :** The Russell 1000™ Growth Index is a market capitalization-weighted index that measures the performance of those Russell 1000 companies with higher price-to-book ratios and higher forecasted growth rates.

**Russell 1000™ Index :** The Russell 1000™ Index is a market-capitalization weighted index that measures the performance of the 1,000 largest companies in the Russell 3000® Index.

**Russell 1000™ Value Index :** The Russell 1000™ Value Index is a market capitalization-weighted index that measures the performance of those Russell 1000 companies with lower price-to-book ratios and lower forecasted growth rates.

**Russell 2000™ Growth Index :** The Russell 2000™ Growth Index is a market capitalization-weighted index that measures the performance of those Russell 2000 companies with higher price-to-book ratios and higher forecasted growth rates.

**Russell 2000™ Index :** The Russell 2000™ Index is a market capitalization-weighted index that measures the performance of the 2000 smallest companies in the Russell 3000® Index.

**Russell 2000™ Value Index :** The Russell 2000™ Value Index is a market capitalization-weighted index that measures the performance of those Russell 2000 companies with lower price-to-book ratios and lower forecasted growth rates.

**Russell Midcap™ Growth Index :** The Russell Midcap™ Growth Index is a market capitalization-weighted index that measures the performance of those Russell Midcap companies with higher price-to-book ratios and higher forecasted growth rates. The stocks are also members of the Russell 1000® Growth Index.

**Russell Midcap™ Index :** The Russell Midcap™ Index is a market capitalization-weighted index that measures the performance of the mid-cap segment of the U.S. equity universe. The index consists of approximately 800 of the smallest companies in the Russell 1000® Index.

**Russell Midcap™ Value Index :** The Russell Midcap™ Value index is a market capitalization-weighted index that measures the performance of those Russell Midcap companies with lower price-to-book ratios and lower forecasted growth rates. The stocks are also members of the Russell 1000® Value Index.

**S&P 500 Real Estate Index :** S&P 500®-Real Estate Index comprises those companies included in the S&P 500 that are classified as members of the GICS® real estate sector.

**S&P 500® Index :** S&P 500® Index (registered trademark of The McGraw-Hill Companies, Inc.) is an unmanaged index with over US \$5.58 trillion benchmarked (index assets comprising approximately US \$1.31 trillion of this total) that includes 500 leading companies in leading industries of the U.S. economy, capturing 75% coverage of U.S. equities.

**S&P 500®-Consumer Discretionary Index :** S&P 500®-Consumer Discretionary Index includes companies that tend to be most sensitive to economic cycles. Its manufacturing segment includes automotive, household durable goods, textile and apparel, and leisure equipment. The services segment includes hotels, restaurants and other leisure facilities, media production and services and consumer retailing.

**S&P 500®-Consumer Staples Index :** S&P 500®-Utilities Index includes companies that tend to be less sensitive to economic cycles. It includes manufacturing and distributors of food, beverages and tobacco and producers of non-durable household goods and personal products. It also includes food and drug retailing companies.

**S&P 500®-Financial Services Index :** S&P 500®-Financial Services Index contains companies involved in activities such as banking, consumer finance, investment banking and brokerage, asset management, insurance and investment, and real estate, including REITs.



**S&P 500®-Health Care Index :** S&P 500®-Health Care Index encompasses two main industry groups. The first includes companies who manufacture health care equipment and supplies or provide health care related services, including distributors of health care products, providers of basic health-care services, and owners and operators of health care facilities and organizations. The second regroups companies primarily involved in the research, development, production and marketing of pharmaceuticals and biotechnology products.

**S&P 500®-Industrials Index :** S&P 500®-Industrials Index includes companies whose businesses manufacture and distribute capital goods, including aerospace and defense, construction, engineering and building products, electrical and industrial machinery. It also includes companies who provide commercial services and supplies, including printing, employment, environmental, office services and transportation services including airlines, couriers, marine, road, and rail and transportation infrastructure.

**S&P 500®-Information Technology Index :** S&P 500®-Information Technology Index: Standard & Poor's offers sector indices on the S&P 500 based upon the Global Industry Classification Standard (GICS®). This standard is jointly Standard & Poor's and MSCI. Each stock is classified into one of 10 sectors, 24 industry groups, 64 industries and 139 sub-industries according to their largest source of revenue. Standard & Poor's and MSCI jointly determine all classifications. The 10 sectors are Consumer Discretionary, Consumer Staples, Energy, Financials, Health Care, Industrials, Information Technology, Materials, Telecommunication Services and Utilities. These indices are calculated using the same guiding principles that apply to all Standard & Poor's indices.

**S&P 500®-Materials and Processing Index :** S&P 500®-Materials and Processing Index includes companies that manufacture chemicals, construction materials, glass, paper, forest products and related packaging products, metals, minerals and mining companies, including producers of steel.

**S&P 500®-Other Energy Index :** S&P 500®-Other Energy Index encompasses two main industry groups. The first includes companies who manufacture oil rigs, drilling equipment and other energy-related services and equipment, including seismic data collection. The second group includes the exploration, production, marketing, refining and/or transportation of oil and gas products

**S&P 500®-Telecom Service Index :** S&P 500®-Telecom Service Index contains companies that provide communications services primarily through a fixed-line, cellular, wireless, high bandwidth and/or fiber optic cable network.

**S&P 500®-Utilities Index :** S&P 500®-Utilities Index encompasses those companies considered electric, gas or water utilities, or companies that operate as independent producers and/or distributors of power. This sector includes both nuclear and non-nuclear facilities

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# Investment Performance Notes

## Important Information about Investment Product Performance

Prudential Retirement constructs Asset Class Categories using MPI Stylus, a product of Markov Processes International LLC, and data provided by Morningstar™, Inc. Categories are constructed by using the appropriate Morningstar™, Inc. category and then removing duplicate share classes from the universe. Duplicate share classes are identified in a database field, and in general the share class with the longest history is used for category construction. Category medians and fund percentile rankings are then calculated using MPI Stylus and therefore may differ from those provided directly by Morningstar™, Inc.

## Fund Specific Footnotes

**Core Plus Bond / PGIM Fund** - The Separate Account was established 7/18/2002. All performance results are net of the management fee for this Fund of 0.38%. Actual Fund performance is also net of other Fund operating expenses of 0.02% for the prior calendar year. Such Fund operating expenses may reflect the benefit of a commission recapture program. Fee waivers of 0.00% are in place for this Fund. Actual performance shown reflects the imposition of the foregoing expenses and the benefit of any fee waivers and commission recaptures. Effective 12/15/2014, PGIM, Inc. (formerly known as Prudential Investment Management, Inc or "PIM") replaced Pacific Investment Management Company, LLC as sub-advisor of the Separate Account. Performance prior to 12/15/2014 reflects that of Pacific Investment Management Company, LLC.

**IncomeFlex LT Conservative Growth Fund** - The Separate Account was established 11/28/2006. The Separate Account was established 11/28/2006. Results are net of the highest management fee for this Fund of 2.19%, other operating expenses of 0.03% for the prior year and the IncomeFlex guarantee fee of 0.95%, but are before any contract-related expenses. Participants who elect the optional Spousal Benefit will pay a total guarantee fee of 1.45% after making that election, which will further reduce the performance shown above. The Funds used in the Lifetime Funds may have an arrangement to recapture a portion of trade commissions that are used to offset operating expenses of the Fund. The benchmarks reflect the weighted average of the benchmarks for the underlying Funds. Results are net of the highest management fee for this Fund of 1.69%, other operating expenses of 0.03% for the prior year and the IncomeFlex guarantee fee of 0.95%, but are before any contract-related expenses. Participants who elect the optional Spousal Benefit will pay a total guarantee fee of 1.45% after making that election, which will further reduce the performance shown above. The Funds used in the Lifetime Funds may have an arrangement to recapture a portion of trade commissions that are used to offset operating expenses of the Fund. The benchmarks reflect the weighted average of the benchmarks for the underlying Funds. The underlying manager defines "enhanced index" as an actively managed portfolio that attempts to outperform a benchmark index, while managing exposure to risks that may cause substantial performance deviations from that benchmark. An enhanced index strategy is not a better index fund. Rather, it is an actively managed strategy that, like all active strategies, may actually underperform the benchmark index and be more volatile than we expect. The underlying manager defines "enhanced index" as an actively managed portfolio that attempts to outperform a benchmark index, while managing exposure to risks that may cause substantial performance deviations from that benchmark. An enhanced index strategy is not a better index fund. Rather, it is an actively managed strategy that, like all active strategies, may actually underperform the benchmark index and be more volatile than we expect. The Net Expense Ratio is rounded to the nearest hundredth percent. The Net Expense Ratio is rounded to the nearest hundredth percent.

**IncomeFlex LT Income & Equity Fund** - The Separate Account was established 11/28/2006. The Separate Account was established 11/28/2006. Results are net of the highest management fee for this Fund of 2.11%, other operating expenses of 0.03% for the prior year and the IncomeFlex guarantee fee of 0.95%, but are before any contract-related expenses. Participants who elect the optional Spousal Benefit will pay a total guarantee fee of 1.45% after making that election, which will further reduce the performance shown above. The Funds used in the Lifetime Funds may have an arrangement to recapture a portion of trade commissions that are used to offset operating expenses of the Fund. The benchmarks reflect the weighted average of the benchmarks for the underlying Funds. Results are net of the highest management fee for this Fund of 1.61%, other operating expenses of 0.03% for the prior year and the IncomeFlex guarantee fee of 0.95%, but are before any contract-related expenses. Participants who elect the optional Spousal Benefit will pay a total guarantee fee of 1.45% after making that election, which will further reduce the performance shown above. The Funds used in the Lifetime Funds may have an arrangement to recapture a portion of trade commissions that are used to offset operating expenses of the Fund. The benchmarks reflect the weighted average of the benchmarks for the underlying Funds. The underlying manager defines "enhanced index" as an actively managed portfolio that attempts to outperform a benchmark index, while managing exposure to risks that may cause substantial performance deviations from that benchmark. An enhanced index strategy is not a better index fund. Rather, it is an actively managed strategy that, like all active strategies, may actually underperform the benchmark index and be more volatile than we expect. The underlying manager defines "enhanced index" as an actively managed portfolio that attempts to outperform a benchmark index, while managing exposure to risks that may cause substantial performance deviations from that benchmark. An enhanced index strategy is not a better index fund. Rather, it is an actively managed strategy that, like all active strategies, may actually underperform the benchmark index and be more volatile than we expect. The Net Expense Ratio is rounded to the nearest hundredth percent. The Net Expense Ratio is rounded to the nearest hundredth percent.

**Mid Cap Growth / Westfield Capital Fund** - The Separate Account was established 6/28/2007. All performance results are net of the management fee for this Fund of 0.85%. Actual Fund performance is also net of other Fund operating expenses of 0.00% for the prior calendar year. Such Fund operating expenses may reflect the benefit of a commission recapture program. Fee waivers of 0.00% are in place for this Fund. Actual performance shown reflects the imposition of the foregoing expenses and the benefit of any fee waivers and commission recaptures.

**Prudential Day One® IncomeFlex Target® Balanced Fund** - The Separate Account was established 6/30/2009. All performance results are net of the management fee for this Fund of 1.57%. Actual Fund performance is also net of other Fund operating expenses of 0.02% for the prior calendar year. Such Fund operating expenses may reflect the benefit of a commission recapture program. Fee waivers of 0.00% are in place for this Fund. Actual performance shown reflects the imposition of the foregoing expenses and the benefit of any fee waivers and commission recaptures. Performance shown beginning 09/22/2009 represents the actual performance

track record of the Prudential Day One IncomeFlex Target Balanced Fund. Performance prior to 09/22/2009 represents simulated performance based on the historical track record of the underlying funds in the fund-of-funds structure, weighted in accordance with the asset allocation of each underlying fund as specified by the Prudential Day One IncomeFlex Target Balanced Fund's glidepath, beginning with the Glidepath Inception Date of June 30, 2009 ("Glidepath Performance"). Glidepath Performance is adjusted to reflect the fees and expenses of the Fund, and reflects daily rebalancing and annual ratcheting along the Fund's glidepath. Glidepath Performance is based on hypothetical performance results. Unlike the results shown in the actual performance track record of the Funds, as applicable, Glidepath Performance results do not represent actual trading and may not reflect the impact of material economic and market factors, such as lack of liquidity.

**Prudential IncomeFlex® Select™ Lifetime Balanced Fund** - The Separate Account was established 11/28/2006. Results are net of the highest management fee for this Fund of 2.25%, other operating expenses of 0.02% for the prior year and the IncomeFlex guarantee fee of 0.95%, but are before any contract-related expenses. Participants who elect the optional Spousal Benefit will pay a total guarantee fee of 1.45% after making that election, which will further reduce the performance shown above. The Funds used in the Lifetime Funds may have an arrangement to recapture a portion of trade commissions that are used to offset operating expenses of the Fund. The benchmarks reflect the weighted average of the benchmarks for the underlying Funds. Results are net of the highest management fee for this Fund of 1.75%, other operating expenses of 0.02% for the prior year and the IncomeFlex guarantee fee of 0.95%, but are before any contract-related expenses. Participants who elect the optional Spousal Benefit will pay a total guarantee fee of 1.45% after making that election, which will further reduce the performance shown above. The Funds used in the Lifetime Funds may have an arrangement to recapture a portion of trade commissions that are used to offset operating expenses of the Fund. The benchmarks reflect the weighted average of the benchmarks for the underlying Funds. The underlying manager defines "enhanced index" as an actively managed portfolio that attempts to outperform a benchmark index, while managing exposure to risks that may cause substantial performance deviations from that benchmark. An enhanced index strategy is not a better index fund. Rather, it is an actively managed strategy that, like all active strategies, may actually underperform the benchmark index and be more volatile than we expect. The underlying manager defines "enhanced index" as an actively managed portfolio that attempts to outperform a benchmark index, while managing exposure to risks that may cause substantial performance deviations from that benchmark. An enhanced index strategy is not a better index fund. Rather, it is an actively managed strategy that, like all active strategies, may actually underperform the benchmark index and be more volatile than we expect. The Net Expense Ratio is rounded to the nearest hundredth percent. The Net Expense Ratio is rounded to the nearest hundredth percent.

**T.Rowe Price Large Cap Value Equity Fund (IS Platform)** - The Separate Account was established 6/30/2014. All performance results are net of the management fee for this Fund of 0.55%. Actual Fund performance is also net of other Fund operating expenses of 0.02% for the prior calendar year. Such Fund operating expenses may reflect the benefit of a commission recapture program. Fee waivers of 0.00% are in place for this Fund. Actual performance shown reflects the imposition of the foregoing expenses and the benefit of any fee waivers and commission recaptures.

# Glossary

## Alpha

A measure of value added by a manager as compared to a passive portfolio with the same market sensitivity or beta. Alpha is a measure of return for residual, or non-market, risk, and is used to measure a manager's contribution to performance due to security or sector selection.

## DDA

The Due Diligence Advisor Program employs a disciplined process to select, evaluate, and monitor the institutional sub-advised and mutual fund-based investment offerings. This Program helps to ensure that investments offered by Prudential Retirement are highly competitive and meet the varied investment requirements of retirement plan sponsors and their employees, as well as retirement plan consultants. The "Due Diligence Quartile Rank" provides an overall rank for each manager within the relevant style universe (e.g. Large Cap Stock – Growth). Each Fund is assessed on the basis of nominal risk-adjusted returns, and downside risk (versus and appropriate benchmark). These metrics are weighted based on 1-, 3-, and 5-year results with greatest emphasis place on long-term timeframes. Criteria are then used to generate an overall rating that determines a quartile distribution for the Fund within its peer group on a quarterly basis.

## Expense Ratio

Investment returns are reduced by various fees and expenses. For each plan investment option, the column shows these charges 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. If the plan has mutual fund investment options, the Expense Ratio is not reduced by any fee or expense waivers from the fund complex, and therefore the actual Expense Ratio may be lower. For other investment options, the benefit of any waivers is reflected in the Expense Ratio shown.

Some mutual funds and bank collective trusts, or their affiliates, compensate Prudential for selling their shares and servicing the 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. The 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 the retirement plan.

## Growth Stocks

Investors employing a growth investment strategy buy stocks of companies with a recent history of increasing earnings, in anticipation that earnings momentum will continue. Growth stocks are often characterized by high valuation ratios (e.g., price-to-earnings ratios). See also: value stocks.

## Risk

This statistic measures the volatility of a stream of data compared to its average value. Applied to investment performance, standard deviation measures how "choppy" the monthly returns are over a period of time. 66% of all monthly values would fall within one standard deviation of the average, while 95% of all values would fall within two standard deviations of the average.

## Sharpe Ratio

This statistic measures the quality of the returns for an investment on a risk-adjusted basis over a given period. It is defined as the excess returns of an investment divided by the standard deviation of returns. Excess returns are the returns of the investment minus the risk-free rate of return offered in the market, typically measured by short-term government instruments such as 3-month T-Bills. For two funds to have the same Sharpe Ratio, the fund with greater volatility must also deliver greater returns. (Sharpe Ratio = Excess Returns/Risk = (Returns on the Investment - Returns on T-Bills) / Standard Deviation)

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# Glossary

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## Value Stocks

Investors employing a value investment strategy buy stocks of companies they believe are under-priced based on their fundamental ability to generate earnings, in anticipation that the price performance of the stock will reverse. Value stocks are often characterized by low valuation ratios (e.g., price-to-earnings ratios). See also: growth stocks.

## Risk-Return Charts

Investors who choose to take on additional risk do so in anticipation of higher returns. The risk-return charts are often used to compare investment performance to a benchmark on a risk-adjusted basis. A benchmark (typically an index or market average) is plotted on the chart along with a risk-free rate of return.

See also: Sharpe Ratio

## Fund Rank Charts

In order to measure a fund's performance relative to a style specific benchmark and peer group or universe, funds and benchmarks are plotted relative to where they would rank within a given fund category. For example, the top line of the bar indicates the top 5th percentile return of the category. The 25th percentile return of the category is indicated by the second line. The median or 50th percentile return of the category is indicated by the third line. The 75th percentile return of the category is indicated by the fourth line. The bottom line of the bar indicates the 95th percentile return of the category.

## Important Information About Prudential and its Businesses

#Prudential Retirement's group variable annuity contracts are issued by Prudential Retirement Insurance and Annuity Company (PRIAC), Hartford, CT, a Prudential Financial company.

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## Section II: Fund Performance

# Lancaster County, Nebraska EEs Retirement Plan



## Defined Contribution Fund Performance as of June 30, 2018

The performance quoted represents past performance. The investment return and principal value will fluctuate so that an investor's shares, 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](http://www.prudential.com).

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Fund/Benchmark Name	Inception Date	CUMULATIVE RETURNS AS OF JUNE 30, 2018			AVERAGE ANNUAL RETURNS AS OF JUNE 30, 2018				Since Inception	Risk 5 YRS	Alpha 5 YRS	Sharpe 5 YRS	DDA Rank 3/31/18	Expense Ratio
		Return 1 MO.	Return 3 MOS.	Return YTD	Return 1 YR	Return 3 YRS	Return 5 YRS	Return 10 YRS						
<b>LARGE VALUE</b>														
Large Cap Value Fund (sub-advised by Wellington Mgt) #	9/29/00	-0.10	0.43	-1.21	7.15	7.92	9.67	6.86	N/A	9.71	-0.27	0.96	2	1.12%
Large Cap Value / Barrow Hanley Fund #	3/28/02	0.71	3.10	0.03	6.80	7.23	9.53	7.45	N/A	10.01	-0.44	0.92	3	1.12%
Large Cap Value / LSV Asset Management #	7/19/02	-0.96	-0.50	-2.47	9.12	7.95	11.12	8.97	N/A	11.19	-0.12	0.97	1	1.12%
SA/T. Rowe Price Equity Income Strategy #	7/16/01	1.17	1.91	-0.50	9.62	9.16	9.28	8.18	N/A	10.29	-1.04	0.88	3	0.88%
T.Rowe Price Large Cap Value Equity Fund (IS Platform) #	6/30/14	0.89	1.99	-0.86	8.34	9.49	---	---	7.91	---	---	---	---	0.57%
<i>Manager Composite</i>	3/31/90	0.90	1.92	-0.91	8.35	9.55	11.11	9.11	N/A	10.39	0.49	1.03	---	0.55%
<i>Blended Performance</i>	3/31/90	0.89	1.99	-0.86	8.34	9.49	11.05	9.08	N/A	10.40	0.43	1.03	---	0.57%
<i>Russell 1000™ Value Index</i>		0.25	1.18	-1.69	6.77	8.26	10.34	8.49	---	9.97	0.00	1.00	---	---
<i>S&amp;P 500® Value Index</i>		0.63	1.40	-2.22	7.58	8.82	10.44	8.38	---	10.07	0.06	1.00	---	---
<i>S&amp;P 500® Index</i>		0.62	3.43	2.65	14.37	11.93	13.42	10.17	---	9.81	3.35	1.30	---	---
<i>Lipper Large Cap Value Funds Index</i>		0.35	1.89	-0.49	9.25	8.95	10.60	8.24	---	10.19	0.13	1.00	---	---
<i>Large Value Category Median</i>		0.12	1.54	-1.21	8.91	8.23	10.10	8.43	---	10.28	-0.10	0.94	---	---
<b>LARGE BLEND</b>														
Dryden S&P 500 Index Fund #	12/31/87	0.58	3.34	2.48	14.00	11.58	13.05	9.85	N/A	9.80	-0.32	1.27	---	0.31%
QMA Large Cap Quantitative Core Equity Fund #	12/21/05	0.27	3.69	2.45	15.70	11.68	13.48	9.91	N/A	10.05	-0.14	1.27	1	0.77%
Vanguard 500 Index Admiral	11/13/00	0.61	3.42	2.63	14.34	11.89	13.38	10.16	N/A	9.81	-0.03	1.30	---	0.04%
<i>S&amp;P 500® Index</i>		0.62	3.43	2.65	14.37	11.93	13.42	10.17	---	9.81	0.00	1.30	---	---
<i>Russell 1000™ Index</i>		0.65	3.57	2.85	14.54	11.64	13.37	10.20	---	9.84	-0.06	1.29	---	---
<i>Lipper Large Cap Core Funds Index</i>		0.52	3.09	1.24	13.07	10.87	12.10	9.03	---	9.66	-0.93	1.19	---	---
<i>Large Blend Category Median</i>		0.54	2.97	1.86	13.16	10.30	12.28	9.39	---	10.01	-1.03	1.15	---	---
Large Cap Blend / MFS Fund #	1/31/92	0.39	1.52	1.09	11.36	10.24	12.01	7.41	N/A	9.79	-0.79	1.17	2	1.07%
QMA U.S. Broad Market Index Fund #	5/27/09	0.59	3.57	2.74	14.12	11.54	13.04	---	14.83	9.82	-0.31	1.26	---	0.31%
<i>S&amp;P Composite 1500® Index</i>		0.62	3.65	2.91	14.50	11.90	13.40	10.29	---	9.83	0.00	1.29	---	---
<i>Russell 1000™ Index</i>		0.65	3.57	2.85	14.54	11.64	13.37	10.20	---	9.84	-0.03	1.29	---	---
<i>S&amp;P 500® Index</i>		0.62	3.43	2.65	14.37	11.93	13.42	10.17	---	9.81	0.08	1.30	---	---
<i>Lipper Large Cap Core Funds Index</i>		0.52	3.09	1.24	13.07	10.87	12.10	9.03	---	9.66	-0.88	1.19	---	---
<i>Large Blend Category Median</i>		0.54	2.97	1.86	13.16	10.30	12.28	9.39	---	10.01	-1.00	1.15	---	---
American Funds Fundamental Invs R4	7/25/02	0.59	2.50	1.96	14.36	12.39	13.20	9.05	N/A	10.05	-0.08	1.25	---	0.65%
<i>Russell 1000™ Index</i>		0.65	3.57	2.85	14.54	11.64	13.37	10.20	---	9.84	0.00	1.29	---	---
<i>S&amp;P 500® Index</i>		0.62	3.43	2.65	14.37	11.93	13.42	10.17	---	9.81	0.11	1.30	---	---
<i>Lipper Large Cap Core Funds Index</i>		0.52	3.09	1.24	13.07	10.87	12.10	9.03	---	9.66	-0.85	1.19	---	---
<i>Large Blend Category Median</i>		0.54	2.97	1.86	13.16	10.30	12.28	9.39	---	10.01	-0.98	1.15	---	---

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# Lancaster County, Nebraska EEs Retirement Plan



## Defined Contribution Fund Performance as of June 30, 2018

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		Return 1 MO.	Return 3 MOS.	Return YTD	Return 1 YR	Return 3 YRS	Return 5 YRS	Return 10 YRS						
		<b>LARGE GROWTH</b>												
Large Cap Growth / American Century Fund #	1/29/01	1.16	5.34	8.03	21.58	13.87	14.86	9.59	N/A	10.76	-1.46	1.31	2	1.12%
Large Cap Growth / Columbia Management Fund #	8/31/97	0.23	4.74	7.56	17.41	11.30	15.65	10.11	N/A	11.93	-1.90	1.25	3	1.12%
<i>Manager Composite</i>	12/31/01	0.26	4.50	7.27	17.21	11.43	15.25	10.23	N/A	11.86	-2.15	1.23	---	1.10%
<i>Blended Performance</i>	12/31/01	0.23	4.74	7.56	17.41	11.30	15.21	10.21	N/A	11.92	-2.29	1.22	---	1.12%
Large Cap Growth / Eaton Vance Fund #	7/6/11	0.84	6.95	9.96	20.57	12.46	15.62	---	14.93	10.96	-0.81	1.35	3	1.12%
Large Cap Growth / JP Morgan Investment Management Fund #	5/31/98	1.31	7.36	12.75	28.13	15.20	17.12	9.22	N/A	12.29	-0.55	1.32	2	1.12%
Large Cap Growth / Jennison Fund #	10/20/04	0.30	6.48	10.56	27.97	14.97	17.47	11.78	N/A	12.60	-0.76	1.32	2	1.11%
Large Cap Growth / MFS Fund #	3/1/04	1.52	6.50	11.90	25.08	15.46	16.25	9.75	N/A	11.03	-0.19	1.39	1	1.12%
SA/T. Rowe Price Growth Stock Strategy #	6/24/05	1.27	5.80	9.75	22.66	15.26	17.33	11.83	N/A	12.12	-0.32	1.36	2	0.89%
Large Cap Growth I Fund (managed by T. Rowe Price) #	7/31/01	0.41	5.58	11.32	27.07	16.42	18.18	12.62	N/A	12.45	0.01	1.38	1	1.07%
Fidelity Advisor® New Insights I	7/31/03	0.89	5.52	7.97	21.62	13.33	14.57	9.97	N/A	10.19	-0.59	1.35	---	0.68%
Russell 1000™ Growth Index		0.96	5.76	7.25	22.51	14.98	16.36	11.83	---	10.47	0.00	1.47	---	---
S&P 500® Growth Index		0.60	5.25	7.28	20.63	14.48	15.99	11.77	---	10.44	-0.17	1.44	---	---
S&P 500® Index		0.62	3.43	2.65	14.37	11.93	13.42	10.17	---	9.81	-1.15	1.30	---	---
Lipper Large Cap Growth Funds Index		1.11	5.94	9.10	22.71	13.52	15.68	10.42	---	11.49	-1.46	1.30	---	---
Large Growth Category Median		0.64	5.17	7.12	20.60	12.53	14.75	10.33	---	11.10	-1.44	1.27	---	---



# Lancaster County, Nebraska EEs Retirement Plan



## Defined Contribution Fund Performance as of June 30, 2018

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		Return 1 MO.	Return 3 MOS.	Return YTD	Return 1 YR	Return 3 YRS	Return 5 YRS	Return 10 YRS						
		<b>MID VALUE</b>												
<i>Small and mid sized companies may present greater opportunities for capital appreciation, but may also involve greater risks than larger companies. As a result, the value of stocks issued by these companies may fluctuate more than stocks of larger issuers.</i>														
Mid Cap Value Fund (sub-advised by Wellington Mgt) #	9/29/00	-0.10	2.00	0.69	10.16	6.46	9.87	9.70	N/A	11.95	-2.32	0.82	3	1.17%
Mid Cap Value / WEDGE Fund #	3/7/13	0.69	2.73	-0.89	7.01	7.53	11.16	---	10.60	11.10	-0.36	0.98	2	1.16%
Mid Cap Value / Cooke & Bieler Fund #	6/30/04	0.54	1.52	-1.21	5.68	9.33	10.72	11.29	N/A	11.50	-0.78	0.91	2	1.15%
Mid Cap Value / Integrity Fund #	6/1/05	-0.05	1.96	-0.33	11.30	9.21	11.14	10.07	N/A	11.65	-1.13	0.93	1	1.17%
Mid Cap Value / QMA Fund #	6/30/08	0.49	0.71	-2.82	6.42	7.87	9.19	7.91	N/A	11.39	-2.44	0.80	4	1.17%
<i>Manager Composite</i>	<i>1/31/07</i>	<i>0.45</i>	<i>0.67</i>	<i>-2.89</i>	<i>6.51</i>	<i>7.27</i>	<i>10.42</i>	<i>9.96</i>	<i>N/A</i>	<i>11.18</i>	<i>-1.25</i>	<i>0.91</i>	<i>---</i>	<i>1.15%</i>
<i>Blended Performance</i>	<i>1/31/07</i>	<i>0.49</i>	<i>0.71</i>	<i>-2.82</i>	<i>6.42</i>	<i>7.87</i>	<i>10.67</i>	<i>10.08</i>	<i>N/A</i>	<i>11.18</i>	<i>-1.02</i>	<i>0.93</i>	<i>---</i>	<i>1.17%</i>
Mid Cap Value / Robeco Boston Partners Fund #	6/1/05	-1.04	-0.84	-1.28	7.09	8.87	11.69	8.67	N/A	10.88	0.38	1.04	1	1.17%
<i>Manager Composite</i>	<i>4/30/95</i>	<i>-1.03</i>	<i>-0.83</i>	<i>-1.27</i>	<i>7.11</i>	<i>8.88</i>	<i>12.37</i>	<i>12.22</i>	<i>N/A</i>	<i>11.10</i>	<i>0.70</i>	<i>1.07</i>	<i>---</i>	<i>1.15%</i>
<i>Blended Performance</i>	<i>4/30/95</i>	<i>-1.04</i>	<i>-0.84</i>	<i>-1.28</i>	<i>7.09</i>	<i>8.87</i>	<i>12.39</i>	<i>12.23</i>	<i>N/A</i>	<i>11.09</i>	<i>0.73</i>	<i>1.08</i>	<i>---</i>	<i>1.17%</i>
Vanguard Selected Value Inv	2/15/96	0.61	-0.13	-4.45	5.65	7.64	10.37	10.62	N/A	11.38	-1.05	0.89	---	0.39%
Russell Midcap™ Value Index		0.81	2.41	-0.16	7.60	8.79	11.27	10.06	---	10.22	0.00	1.06	---	---
Russell Midcap™ Index		0.69	2.82	2.35	12.33	9.58	12.22	10.23	---	10.29	1.08	1.14	---	---
Russell 2500™ Value Index		0.53	5.80	3.00	11.49	9.76	10.79	10.10	---	11.87	-1.41	0.89	---	---
Lipper Mid Cap Value Funds Index		0.53	2.38	0.18	9.02	7.37	10.10	8.89	---	10.95	-1.49	0.90	---	---
Mid-Cap Value Category Median		0.48	2.24	0.03	7.99	8.04	10.26	8.73	---	11.07	-1.05	0.91	---	---

# Lancaster County, Nebraska EEs Retirement Plan



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		Return 1 MO.	Return 3 MOS.	Return YTD	Return 1 YR	Return 3 YRS	Return 5 YRS	Return 10 YRS						
<b>MID BLEND</b>														
<i>Small and mid sized companies may present greater opportunities for capital appreciation, but may also involve greater risks than larger companies. As a result, the value of stocks issued by these companies may fluctuate more than stocks of larger issuers.</i>														
QMA Mid Cap Index Fund #	9/29/16	0.38	4.15	3.25	13.00	---	---	---	15.36	---	---	---	---	0.38%
<i>Manager Composite</i>	1/31/01	0.39	4.17	3.27	13.07	10.50	12.28	10.38	N/A	11.09	-0.36	1.07	---	0.37%
<i>Blended Performance</i>	1/31/01	0.38	4.15	3.25	13.00	10.48	12.27	10.37	N/A	11.09	-0.36	1.07	---	0.38%
<i>S&amp;P Mid Cap 400® Index</i>		0.42	4.29	3.49	13.50	10.89	12.69	10.78	---	11.10	0.00	1.10	---	---
<i>Lipper Mid Cap Core Funds Index</i>		0.56	2.95	1.99	11.32	8.41	11.07	9.27	---	10.66	-0.83	1.00	---	---
<i>Mid-Cap Blend Category Median</i>		0.41	2.77	1.95	11.59	8.29	11.06	9.34	---	11.11	-0.82	0.98	---	---
QMA Mid Cap Quantitative Core Equity Fund #	12/21/05	-0.84	2.01	0.68	10.03	10.97	13.13	11.27	N/A	11.53	0.03	1.10	1	0.87%
<i>Russell Midcap™ Index</i>		0.69	2.82	2.35	12.33	9.58	12.22	10.23	---	10.29	0.00	1.14	---	---
<i>Lipper Mid Cap Core Funds Index</i>		0.56	2.95	1.99	11.32	8.41	11.07	9.27	---	10.66	-1.24	1.00	---	---
<i>Mid-Cap Blend Category Median</i>		0.41	2.77	1.95	11.59	8.29	11.06	9.34	---	11.11	-1.04	0.98	---	---
Vanguard Mid Cap Index Admiral	11/12/01	0.92	2.57	2.58	12.09	9.21	12.30	10.09	N/A	10.34	-0.04	1.14	---	0.05%
<i>CRSP Mid Cap Index</i>		0.93	2.58	2.60	12.12	9.25	12.35	---	---	10.34	0.00	1.14	---	---
<i>Lipper Mid Cap Core Funds Index</i>		0.56	2.95	1.99	11.32	8.41	11.07	9.27	---	10.66	-1.21	1.00	---	---
<i>Mid-Cap Blend Category Median</i>		0.41	2.77	1.95	11.59	8.29	11.06	9.34	---	11.11	-1.00	0.98	---	---
<b>MID GROWTH</b>														
<i>Small and mid sized companies may present greater opportunities for capital appreciation, but may also involve greater risks than larger companies. As a result, the value of stocks issued by these companies may fluctuate more than stocks of larger issuers.</i>														
Jennison Mid Cap Growth Fund #	10/2/12	-0.23	2.49	4.79	14.78	6.92	10.34	---	11.32	10.37	-1.76	0.97	4	1.02%
Mid Cap Growth / Frontier Capital Fund #	6/28/07	-0.37	2.04	3.34	12.23	7.80	12.54	9.93	N/A	11.26	-0.59	1.08	2	1.21%
Mid Cap Growth / TimesSquare Fund #	9/20/00	0.69	2.90	5.53	16.57	9.64	11.69	10.24	N/A	10.58	-0.77	1.07	2	1.20%
Mid Cap Growth / Waddell & Reed Fund #	6/30/04	1.02	6.50	12.65	26.73	11.15	12.61	10.48	N/A	11.38	-0.56	1.07	2	1.20%
<i>Manager Composite</i>	12/31/99	1.05	6.34	11.48	25.51	11.03	12.47	12.07	N/A	11.33	-0.62	1.07	---	1.20%
<i>Blended Performance</i>	12/31/99	1.02	6.50	12.65	26.73	11.15	12.54	12.11	N/A	11.29	-0.50	1.07	---	1.20%
Mid Cap Growth / Westfield Capital Fund #	6/28/07	-0.86	4.38	8.16	17.57	10.78	14.19	9.38	N/A	11.44	0.64	1.19	1	0.85%
Eaton Vance Atlanta Capital SMID-Cap I	4/30/02	0.89	3.71	4.85	18.25	13.50	14.57	14.15	N/A	10.73	2.56	1.29	---	0.94%
<i>Russell Midcap™ Growth Index</i>		0.39	3.16	5.40	18.52	10.73	13.37	10.46	---	10.93	0.00	1.17	---	---
<i>Russell Midcap™ Index</i>		0.69	2.82	2.35	12.33	9.58	12.22	10.23	---	10.29	-0.03	1.14	---	---
<i>Lipper Mid Cap Growth Funds Index</i>		0.89	4.40	7.79	18.92	10.61	12.99	9.51	---	11.10	-0.31	1.13	---	---
<i>Mid-Cap Growth Category Median</i>		0.52	3.61	5.99	17.70	9.79	12.40	9.74	---	11.56	-0.60	1.04	---	---

# Lancaster County, Nebraska EEs Retirement Plan



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Fund/Benchmark Name	Inception Date	CUMULATIVE RETURNS AS OF JUNE 30, 2018			AVERAGE ANNUAL RETURNS AS OF JUNE 30, 2018				Since Inception	Risk 5 YRS	Alpha 5 YRS	Sharpe 5 YRS	DDA Rank 3/31/18	Expense Ratio
		Return 1 MO.	Return 3 MOS.	Return YTD	Return 1 YR	Return 3 YRS	Return 5 YRS	Return 10 YRS						
		<b>SMALL VALUE</b> <i>Small and mid sized companies may present greater opportunities for capital appreciation, but may also involve greater risks than larger companies. As a result, the value of stocks issued by these companies may fluctuate more than stocks of larger issuers.</i>												
Small Cap Value / Ceredex Fund #	1/29/01	2.09	8.26	3.91	15.48	10.37	11.19	7.61	N/A	13.22	1.39	0.84	3	1.35%
Small Cap Value / Integrity Fund #	6/11/05	-0.45	4.76	0.95	12.64	9.10	11.02	11.74	N/A	14.26	-0.05	0.78	1	1.37%
Small Cap Value / Silvercrest Asset Management Fund #	12/5/97	0.03	4.93	-0.79	8.27	9.60	10.66	7.96	N/A	14.14	-0.19	0.76	2	1.25%
<i>Manager Composite</i>	4/30/02	0.12	5.27	-0.06	9.07	9.99	11.42	11.85	N/A	14.57	0.21	0.79	---	1.25%
<i>Blended Performance</i>	4/30/02	0.03	4.93	-0.79	8.27	9.60	11.09	11.68	N/A	14.68	-0.15	0.76	---	1.25%
Small Cap Value / Vaughan Nelson Fund #	12/30/05	-0.52	3.44	1.37	9.46	6.05	10.56	8.94	N/A	12.07	1.39	0.86	2	1.37%
<i>Manager Composite</i>	6/30/96	-0.50	3.31	1.11	8.92	5.84	10.63	10.25	N/A	12.03	1.49	0.87	---	1.35%
<i>Blended Performance</i>	6/30/96	-0.52	3.44	1.37	9.46	6.05	10.57	10.22	N/A	12.07	1.39	0.86	---	1.37%
Small Cap Value / Victory Fund #	12/15/09	0.63	4.83	3.54	14.21	13.32	13.56	---	13.88	13.07	3.05	1.01	1	1.36%
Small Cap Value / Kennedy Capital Fund #	1/29/01	-0.05	4.77	1.20	11.15	8.81	11.00	10.79	N/A	13.18	0.66	0.83	1	1.35%
Small Cap Value / TBCAM Fund #	12/15/04	1.71	8.77	7.11	15.97	11.00	11.06	7.70	N/A	13.33	0.61	0.83	2	1.36%
PGIM QMA Small-Cap Value R6+	9/25/14	0.78	5.51	2.17	10.64	10.36	11.12	10.22	N/A	14.63	-0.17	0.77	---	0.64%
Russell 2000™ Value Index		0.61	8.30	5.44	13.10	11.22	11.18	9.88	---	14.01	0.00	0.80	---	---
Russell 2000™ Index		0.72	7.75	7.66	17.57	10.96	12.46	10.60	---	13.91	1.52	0.89	---	---
Lipper Small Cap Value Funds Index		0.51	5.74	3.11	12.22	9.56	10.26	9.62	---	13.06	-0.09	0.78	---	---
Small Value Category Median		0.49	6.06	3.52	11.94	9.22	10.22	9.84	---	13.68	-0.17	0.76	---	---

# Lancaster County, Nebraska EEs Retirement Plan



## Defined Contribution Fund Performance as of June 30, 2018

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		Return 1 MO.	Return 3 MOS.	Return YTD	Return 1 YR	Return 3 YRS	Return 5 YRS	Return 10 YRS						
<b>SMALL BLEND</b>														
<i>Small and mid sized companies may present greater opportunities for capital appreciation, but may also involve greater risks than larger companies. As a result, the value of stocks issued by these companies may fluctuate more than stocks of larger issuers.</i>														
Jennison Small Cap Core Equity Fund #	9/9/10	1.38	7.40	9.29	18.64	8.93	12.06	---	12.69	12.39	1.35	0.95	2	1.36%
QMA Small Cap Index Fund #	9/29/16	0.87	7.83	7.66	17.34	---	---	---	18.09	---	---	---	---	0.38%
<i>Manager Composite</i>	5/31/12	0.73	7.69	7.53	17.27	10.61	12.10	---	14.64	13.87	-0.29	0.87	---	0.37%
<i>Blended Performance</i>	5/31/12	0.87	7.83	7.66	17.34	10.63	12.11	---	13.17	13.87	-0.28	0.87	---	0.38%
Small Cap Blend / Glenmede Fund #	1/29/01	1.55	5.76	4.54	14.25	9.62	10.76	7.91	N/A	13.91	-1.24	0.78	2	1.27%
<i>Manager Composite</i>	4/30/91	1.57	5.78	4.58	14.23	9.31	11.70	11.22	N/A	14.09	-0.52	0.83	---	1.25%
<i>Blended Performance</i>	4/30/91	1.55	5.76	4.54	14.25	9.62	11.83	11.29	N/A	14.12	-0.43	0.84	---	1.27%
<i>Russell 2000™ Index</i>		0.72	7.75	7.66	17.57	10.96	12.46	10.60	---	13.91	0.00	0.89	---	---
<i>Lipper Small Cap Core Funds Index</i>		0.60	6.01	5.27	15.45	10.75	11.75	10.09	---	12.65	0.42	0.91	---	---
<i>Small Blend Category Median</i>		0.65	6.14	5.19	14.82	9.70	11.32	10.15	---	13.42	-0.02	0.85	---	---
<i>Vanguard Small Cap Index Adm</i>	11/13/00	0.73	6.20	5.98	16.48	10.45	12.40	11.27	N/A	12.13	0.01	1.00	---	0.05%
<i>CRSP Small Cap Index</i>		0.73	6.20	5.97	16.47	10.43	12.39	---	---	12.12	0.00	1.00	---	---
<i>Lipper Small Cap Core Funds Index</i>		0.60	6.01	5.27	15.45	10.75	11.75	10.09	---	12.65	-0.81	0.91	---	---
<i>Small Blend Category Median</i>		0.65	6.14	5.19	14.82	9.70	11.32	10.15	---	13.42	-1.19	0.85	---	---
<b>SMALL GROWTH</b>														
<i>Small and mid sized companies may present greater opportunities for capital appreciation, but may also involve greater risks than larger companies. As a result, the value of stocks issued by these companies may fluctuate more than stocks of larger issuers.</i>														
SA/Invesco Small Cap Growth Strategy #	12/1/01	-0.13	6.43	9.19	23.17	10.98	14.21	11.66	N/A	12.45	2.47	1.10	1	1.23%
Small Cap Growth / Emerald Fund #	3/31/06	1.11	8.88	6.50	21.96	9.24	14.86	9.78	N/A	15.48	1.27	0.95	2	1.35%
Small Cap Growth I Fund (managed by Brown Advisory) #	11/24/08	2.30	6.13	9.29	17.42	3.72	7.72	---	14.53	14.17	-3.89	0.57	4	1.37%
<i>Manager Composite</i>	3/31/93	2.29	6.08	9.51	17.96	11.76	13.19	10.91	N/A	12.14	2.14	1.05	---	1.35%
<i>Blended Performance</i>	3/31/93	2.30	6.13	9.29	17.42	11.56	13.07	10.85	N/A	12.16	2.00	1.04	---	1.37%
<i>BlackRock Advantage Small Cap Gr Instl</i>	9/14/93	1.19	9.17	12.46	21.76	9.31	12.96	9.52	N/A	14.06	0.07	0.91	---	0.75%
<i>Russell 2000™ Growth Index</i>		0.78	7.23	9.70	21.86	10.60	13.65	11.24	---	14.47	0.00	0.93	---	---
<i>Russell 2000™ Index</i>		0.72	7.75	7.66	17.57	10.96	12.46	10.60	---	13.91	-0.33	0.89	---	---
<i>Lipper Small Cap Growth Funds Index</i>		1.20	7.90	12.37	26.33	11.71	13.22	10.64	---	12.89	1.05	1.00	---	---
<i>Small Growth Category Median</i>		1.19	8.26	11.00	21.89	11.01	12.92	10.80	---	13.74	0.66	0.94	---	---

# Lancaster County, Nebraska EEs Retirement Plan



## Defined Contribution Fund Performance as of June 30, 2018

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		Return 1 MO.	Return 3 MOS.	Return YTD	Return 1 YR	Return 3 YRS	Return 5 YRS	Return 10 YRS						
		<b>GLOBAL VALUE</b>												
<i>Investing in foreign securities presents certain unique risks not associated with domestic investments, such as currency fluctuation and political and economic changes. This may result in greater share price volatility.</i>														
SA/Templeton Growth Strategy #	4/1/96	-0.10	0.19	-2.46	3.70	4.80	6.49	4.82	N/A	12.05	-2.16	0.55	4	1.03%
MSCI World™ Value Index(net)		-0.15	-0.20	-3.39	5.56	6.46	7.74	5.20	---	10.13	0.00	0.75	---	---
MSCI World™ Index(net)		-0.05	1.73	0.43	11.09	8.48	9.94	6.26	---	10.04	2.29	0.96	---	---
Lipper Global Funds Index		-0.53	0.36	-0.67	8.88	7.77	9.33	6.08	---	9.91	1.85	0.91	---	---
World Large Stock Category Median		-0.44	0.48	-0.33	9.53	7.52	9.20	6.26	---	10.45	2.03	0.88	---	---
<b>GLOBAL BLEND</b>														
<i>Investing in foreign securities presents certain unique risks not associated with domestic investments, such as currency fluctuation and political and economic changes. This may result in greater share price volatility.</i>														
American Funds Capital World Gr&Inc R4	6/27/02	-0.96	0.11	0.44	10.80	8.20	9.54	6.16	N/A	9.80	0.05	0.94	---	0.79%
MSCI World™ Index(net)		-0.05	1.73	0.43	11.09	8.48	9.94	6.26	---	10.04	0.00	0.96	---	---
Lipper Global Funds Index		-0.53	0.36	-0.67	8.88	7.77	9.33	6.08	---	9.91	-0.39	0.91	---	---
World Large Stock Category Median		-0.44	0.48	-0.33	9.53	7.52	9.20	6.26	---	10.45	-0.24	0.88	---	---

# Lancaster County, Nebraska EEs Retirement Plan



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		Return 1 MO.	Return 3 MOS.	Return YTD	Return 1 YR	Return 3 YRS	Return 5 YRS	Return 10 YRS						
<b>GLOBAL GROWTH</b>														
<i>Investing in foreign securities presents certain unique risks not associated with domestic investments, such as currency fluctuation and political and economic changes. This may result in greater share price volatility.</i>														
SA/OFIL Global Strategy #	7/9/02	-0.47	1.72	1.69	15.63	9.09	11.35	8.38	N/A	12.35	0.17	0.90	3	1.06%
MSCI All Country World™ Index		-0.50	0.72	-0.13	11.31	8.78	10.00	6.37	---	10.18	0.00	0.95	---	---
MSCI World™ Index(net)		-0.05	1.73	0.43	11.09	8.48	9.94	6.26	---	10.04	0.12	0.96	---	---
Lipper Global Funds Index		-0.53	0.36	-0.67	8.88	7.77	9.33	6.08	---	9.91	-0.31	0.91	---	---
World Large Stock Category Median		-0.44	0.48	-0.33	9.53	7.52	9.20	6.26	---	10.45	-0.14	0.88	---	---
<b>INTERNATIONAL VALUE</b>														
<i>Investing in foreign securities presents certain unique risks not associated with domestic investments, such as currency fluctuation and political and economic changes. This may result in greater share price volatility.</i>														
International Value / LSV Asset Management Fund #	1/5/05	-3.77	-6.28	-7.42	2.09	4.18	5.67	0.61	N/A	12.24	0.66	0.48	1	1.36%
SA/Templeton Foreign Strategy #	4/1/96	-1.65	-0.93	-3.81	1.16	3.45	4.99	3.21	N/A	12.88	-0.10	0.41	4	1.13%
MSCI EAFE™ Value Index(net)		-1.27	-2.64	-4.61	4.25	3.30	5.37	2.17	---	12.52	0.00	0.45	---	---
MSCI EAFE™ Index(net)		-1.22	-1.24	-2.75	6.84	4.90	6.44	2.84	---	11.62	1.42	0.56	---	---
Lipper International Funds Index		-0.67	-3.37	-1.16	1.17	2.51	1.57	2.65	---	4.36	0.26	0.29	---	---
Foreign Large Value Category Median		-2.06	-3.24	-4.54	4.01	3.59	5.28	2.43	---	11.71	0.52	0.47	---	---
<b>INTERNATIONAL BLEND</b>														
<i>Investing in foreign securities presents certain unique risks not associated with domestic investments, such as currency fluctuation and political and economic changes. This may result in greater share price volatility.</i>														
International Blend(sub-adv by Wellington Mgt) #	2/25/03	-2.47	-3.84	-3.97	4.62	4.45	6.34	0.83	N/A	11.05	0.43	0.58	1	1.36%
International Blend / AQR Fund #	12/5/97	-2.98	-4.31	-5.44	1.67	2.77	5.41	1.03	N/A	11.35	-0.68	0.49	3	1.33%
International Blend / Lazard Fund #	8/16/10	-1.58	-3.77	-3.98	7.28	4.07	3.02	---	3.02	11.31	-2.71	0.28	4	1.33%
Manager Composite	7/31/06	-1.43	-3.34	-4.05	7.47	3.52	4.76	2.55	N/A	11.47	-1.22	0.43	---	1.30%
Blended Performance	7/31/06	-1.58	-3.77	-3.98	7.28	4.07	4.96	2.65	N/A	11.34	-0.90	0.45	---	1.33%
International Blend / Pictet Asset Management Fund #	1/18/07	-0.51	-0.70	-2.25	5.28	6.65	6.55	2.70	N/A	11.38	0.50	0.58	2	1.33%
MSCI EAFE™ Index(net)		-1.22	-1.24	-2.75	6.84	4.90	6.44	2.84	---	11.62	0.00	0.56	---	---
Lipper International Funds Index		-0.67	-3.37	-1.16	1.17	2.51	1.57	2.65	---	4.36	-0.10	0.29	---	---
Foreign Large Blend Category Median		-1.61	-2.43	-2.97	6.27	4.64	6.13	2.70	---	11.26	-0.05	0.54	---	---
QMA International Developed Markets Index Fund #	6/17/09	-1.26	-1.15	-2.70	6.77	4.62	6.12	---	6.24	11.60	-0.63	0.54	---	0.56%
Russell Developed ex-North America Large Cap Index (net)		-1.18	-1.22	-2.59	7.27	5.18	6.82	3.15	---	11.65	0.00	0.59	---	---
Lipper International Funds Index		-0.67	-3.37	-1.16	1.17	2.51	1.57	2.65	---	4.36	-0.17	0.29	---	---
Foreign Large Blend Category Median		-1.61	-2.43	-2.97	6.27	4.64	6.13	2.70	---	11.26	-0.39	0.54	---	---

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# Lancaster County, Nebraska EEs Retirement Plan



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		Return 1 MO.	Return 3 MOS.	Return YTD	Return 1 YR	Return 3 YRS	Return 5 YRS	Return 10 YRS						
<b>INTERNATIONAL GROWTH</b>														
<i>Investing in foreign securities presents certain unique risks not associated with domestic investments, such as currency fluctuation and political and economic changes. This may result in greater share price volatility.</i>														
International Growth / Artisan Partners Fund #	2/28/01	-1.64	-2.53	-2.25	7.31	2.44	5.50	3.69	N/A	12.23	-1.78	0.47	4	1.14%
American Funds Europacific Growth R4	6/7/02	-2.37	-2.92	-2.00	8.97	6.14	7.96	4.49	N/A	10.78	1.14	0.73	---	0.83%
MSCI EAFE™ Growth Index(net)		-1.18	0.11	-0.93	9.41	6.41	7.42	3.45	---	11.26	0.00	0.66	---	---
MSCI EAFE™ Index(net)		-1.22	-1.24	-2.75	6.84	4.90	6.44	2.84	---	11.62	-0.93	0.56	---	---
Lipper International Funds Index		-0.67	-3.37	-1.16	1.17	2.51	1.57	2.65	---	4.36	-0.41	0.29	---	---
Foreign Large Growth Category Median		-1.32	-0.69	-0.70	10.18	6.23	7.50	3.98	---	11.17	0.49	0.67	---	---
<b>DIVERSIFIED EMERGING MKTS</b>														
<i>Investing in emerging markets is generally riskier than investing in foreign securities. Emerging-market countries may have unstable governments and/or economies that are subject to sudden change. These changes may be magnified by the countries' emergent financial markets, resulting in significant volatility to investments in these countries. These countries also may lack the legal, business, and social framework to support securities markets.</i>														
Emerging Markets Equity / QMA Fund #	8/31/95	-4.76	-8.31	-6.40	6.89	3.52	3.82	1.66	N/A	15.25	-1.18	0.30	3	1.57%
MSCI Emerging Markets™ Index(net)		-4.15	-7.96	-6.66	8.20	5.60	5.01	2.26	---	14.85	0.00	0.38	---	---
Diversified Emerging Mkts Category Median		-4.18	-9.12	-7.19	6.74	5.41	4.67	2.12	---	14.16	0.01	0.36	---	---
<b>REAL ESTATE</b>														
<i>Sector funds are subject to risks within their specific sectors because they concentrate their investments in securities of companies within those industries. Therefore, the prices of these securities can be volatile.</i>														
Prudential Retirement Real Estate Fund #	3/31/06	1.28	3.13	4.01	8.18	7.99	9.27	2.94	N/A	2.62	6.98	3.25	---	1.50%
Real Estate / Cohen & Steers Fund #	3/26/02	4.10	8.07	1.00	4.26	9.41	10.30	9.72	N/A	13.18	1.29	0.78	1	1.20%
FTSE NAREIT Equity® Index		4.18	8.50	1.27	4.93	9.14	8.88	8.30	---	13.02	0.00	0.69	---	---
Real Estate Category Median		3.82	8.05	0.48	3.72	7.14	7.70	7.68	---	13.40	-0.99	0.61	---	---
Real Estate / American Century Fund #	5/17/07	3.19	7.22	-0.11	3.17	6.50	7.51	6.52	N/A	13.32	-0.35	0.58	3	1.22%
MSCI US REIT Index		4.42	10.10	1.19	3.57	8.06	8.26	7.95	---	13.91	0.00	0.61	---	---
Real Estate Category Median		3.82	8.05	0.48	3.72	7.14	7.70	7.68	---	13.40	0.01	0.61	---	---
<b>BALANCED VALUE (MODERATE ALLOCATION)</b>														
Balanced Fund (sub-advised Wellington Mgt, PGIM) #	7/23/01	-0.13	0.22	-1.29	4.14	5.57	6.81	6.22	N/A	5.77	-0.08	1.10	2	0.82%
Balanced I Fund (sub-advised by Wellington Management) #	11/30/99	0.10	0.59	-1.49	4.73	5.39	7.00	6.66	N/A	7.30	-1.45	0.91	3	0.96%
60% Russell 1000 Value / 40% Bloomberg Barclays Aggregate		0.10	0.64	-1.61	3.94	5.75	7.19	6.88	---	5.95	0.00	1.13	---	---
60% Russell 1000 / 40% Bloomberg Barclays Aggregate		0.34	2.07	1.12	8.43	7.72	8.94	7.87	---	5.94	1.92	1.41	---	---
60% S&P 500/40% Bloomberg Barclays G/C INT		0.34	2.05	1.26	8.26	7.64	8.68	7.56	---	5.86	1.79	1.39	---	---
Lipper Balanced Funds Index		0.03	1.13	0.14	7.01	6.37	7.61	6.48	---	5.91	0.78	1.21	---	---
Allocation - 50 to 70 Equity Category Median		-0.07	1.06	0.00	6.83	5.89	7.23	6.47	---	6.58	-0.04	1.03	---	---

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\*Please see footnote section for more information.

# Lancaster County, Nebraska EEs Retirement Plan



## Defined Contribution Fund Performance as of June 30, 2018

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Fund/Benchmark Name	Inception Date	CUMULATIVE RETURNS AS OF JUNE 30, 2018			AVERAGE ANNUAL RETURNS AS OF JUNE 30, 2018				Since Inception	Risk 5 YRS	Alpha 5 YRS	Sharpe 5 YRS	DDA Rank 3/31/18	Expense Ratio
		Return 1 MO.	Return 3 MOS.	Return YTD	Return 1 YR	Return 3 YRS	Return 5 YRS	Return 10 YRS						
		<b>BALANCED BLEND (MODERATE ALLOCATION)</b>												
Prudential IncomeFlex® Select™ EasyPath Balanced Fund #	6/30/09	-0.23	1.20	0.12	6.58	4.85	5.62	---	7.30	5.44	-2.23	0.96	---	1.71%
60% S&P500/40% Bloomberg Barclays Aggregate		0.32	1.99	1.00	8.34	7.88	8.97	7.84	---	5.92	0.00	1.42	---	---
60% S&P 500/40% Bloomberg Barclays G/C INT		0.34	2.05	1.26	8.26	7.64	8.68	7.56	---	5.86	-0.18	1.39	---	---
Lipper Balanced Funds Index		0.03	1.13	0.14	7.01	6.37	7.61	6.48	---	5.91	-1.11	1.21	---	---
Allocation - 50 to 70 Equity Category Median		-0.07	1.06	0.00	6.83	5.89	7.23	6.47	---	6.58	-2.01	1.03	---	---
<b>BALANCED GROWTH (MODERATE ALLOCATION)</b>														
SA/Janus Balanced Strategy #	4/1/00	0.01	2.37	2.87	12.09	7.91	8.68	8.14	N/A	6.51	-1.53	1.26	1	1.06%
60% R1000 Growth/40% Bloomberg Barclays Aggregate		0.53	3.37	3.73	12.95	9.66	10.67	8.82	---	6.38	0.00	1.57	---	---
60% Russell 1000 / 40% Bloomberg Barclays Aggregate		0.34	2.07	1.12	8.43	7.72	8.94	7.87	---	5.94	-0.62	1.41	---	---
60% S&P 500/40% Bloomberg Barclays G/C INT		0.34	2.05	1.26	8.26	7.64	8.68	7.56	---	5.86	-0.70	1.39	---	---
Lipper Balanced Funds Index		0.03	1.13	0.14	7.01	6.37	7.61	6.48	---	5.91	-1.68	1.21	---	---
Allocation - 50 to 70 Equity Category Median		-0.07	1.06	0.00	6.83	5.89	7.23	6.47	---	6.58	-2.47	1.03	---	---
<b>BALANCED BLEND (CONSERVATIVE ALLOCATION)</b>														
Prudential IncomeFlex Select EasyPath Conservative Fund #	6/30/09	-0.09	0.71	-0.34	2.95	2.12	2.40	---	3.81	3.04	-1.50	0.67	---	1.71%
Prudential IncomeFlex® Select™ EasyPath Moderate Fund #	6/30/09	-0.21	0.84	-0.19	4.69	3.46	3.98	---	5.54	4.15	-1.87	0.87	---	1.71%
60% Russell 1000 / 40% Bloomberg Barclays Aggregate		0.34	2.07	1.12	8.43	7.72	8.94	7.87	---	5.94	0.00	1.41	---	---
60% S&P 500/40% Bloomberg Barclays G/C INT		0.34	2.05	1.26	8.26	7.64	8.68	7.56	---	5.86	-0.10	1.39	---	---
Lipper Balanced Funds Index		0.03	1.13	0.14	7.01	6.37	7.61	6.48	---	5.91	-1.09	1.21	---	---
Allocation - 30 to 50 Equity Category Median		-0.17	0.48	-0.48	4.24	4.34	5.12	5.31	---	4.87	-1.46	1.02	---	---



# Lancaster County, Nebraska EEs Retirement Plan



## Defined Contribution Fund Performance as of June 30, 2018

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		Return 1 MO.	Return 3 MOS.	Return YTD	Return 1 YR	Return 3 YRS	Return 5 YRS	Return 10 YRS						
<b>LIFETIMES - AGGRESSIVE ALLOCATION</b>														
Lifetime Aggressive Growth Fund #	4/30/94	-0.03	1.80	0.73	8.73	7.10	8.77	6.87	N/A	8.10	-0.96	1.03	---	1.05%
<i>Lifetime Aggressive Growth Primary Benchmark</i>		0.12	2.06	1.09	10.08	8.34	9.76	7.67	---	7.94	0.00	1.17	---	---
<i>Lipper Balanced Funds Index</i>		0.03	1.13	0.14	7.01	6.37	7.61	6.48	---	5.91	0.28	1.21	---	---
<i>Allocation - 70 to 85 Equity Category Median</i>		-0.20	1.19	0.48	9.08	6.90	8.32	6.79	---	8.33	-1.34	0.98	---	---
<b>LIFETIMES - MODERATE ALLOCATION</b>														
Lifetime Growth Fund #	4/30/94	-0.07	1.52	0.49	7.52	6.43	7.97	6.61	N/A	7.10	-0.81	1.06	---	0.99%
<i>Lifetime Growth Primary Benchmark</i>		0.08	1.75	0.74	8.71	7.50	8.81	7.23	---	6.97	0.00	1.19	---	---
<i>Lipper Balanced Funds Index</i>		0.03	1.13	0.14	7.01	6.37	7.61	6.48	---	5.91	0.10	1.21	---	---
<i>Allocation - 50 to 70 Equity Category Median</i>		-0.07	1.06	0.00	6.83	5.89	7.23	6.47	---	6.58	-0.70	1.03	---	---
Lifetime Balanced Fund #	4/30/94	-0.06	1.44	0.33	6.93	6.14	7.60	6.49	N/A	6.60	-0.78	1.09	---	0.97%
<i>Lifetime Balanced Primary Benchmark</i>		0.08	1.65	0.62	8.10	7.15	8.39	7.07	---	6.48	0.00	1.22	---	---
<i>Lipper Balanced Funds Index</i>		0.03	1.13	0.14	7.01	6.37	7.61	6.48	---	5.91	-0.05	1.21	---	---
<i>Allocation - 50 to 70 Equity Category Median</i>		-0.07	1.06	0.00	6.83	5.89	7.23	6.47	---	6.58	-0.86	1.03	---	---
Lifetime Conservative Growth Fund #	4/30/94	-0.10	1.14	0.01	5.68	5.43	6.77	6.18	N/A	5.65	-0.66	1.12	---	0.92%
<i>Lifetime Conservative Growth Primary Benchmark</i>		0.04	1.35	0.26	6.74	6.30	7.43	6.59	---	5.55	0.00	1.25	---	---
<i>Lipper Balanced Funds Index</i>		0.03	1.13	0.14	7.01	6.37	7.61	6.48	---	5.91	-0.23	1.21	---	---
<i>Allocation - 50 to 70 Equity Category Median</i>		-0.07	1.06	0.00	6.83	5.89	7.23	6.47	---	6.58	-1.05	1.03	---	---
<b>LIFETIMES - CONSERVATIVE ALLOCATION</b>														
Lifetime Income & Equity Fund #	4/30/94	-0.11	0.70	-0.48	3.37	3.93	4.97	5.22	N/A	3.83	-0.50	1.18	---	0.84%
<i>Lifetime Income &amp; Equity Primary Benchmark</i>		-0.01	0.82	-0.29	4.20	4.59	5.47	5.45	---	3.77	0.00	1.33	---	---
<i>Lipper Balanced Funds Index</i>		0.03	1.13	0.14	7.01	6.37	7.61	6.48	---	5.91	-0.35	1.21	---	---
<i>Allocation - 30 to 50 Equity Category Median</i>		-0.17	0.48	-0.48	4.24	4.34	5.12	5.31	---	4.87	-1.10	1.02	---	---

# Lancaster County, Nebraska EEs Retirement Plan



## Defined Contribution Fund Performance as of June 30, 2018

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		Return 1 MO.	Return 3 MOS.	Return YTD	Return 1 YR	Return 3 YRS	Return 5 YRS	Return 10 YRS						
<b>RETIREMENT INCOME</b>														
<i>The target date is the approximate date when investors plan to start withdrawing their money. The asset allocation of target date funds will become more conservative as the target date approaches by lessening your equity exposure and increasing your exposure in fixed income type investments. The principal value of an investment in a target date fund is not guaranteed at any time; including the target date.</i>														
Prudential Day One® IncomeFlex Target® Balanced Fund #	6/30/09	-0.15	1.24	0.21	6.65	4.95	5.75	---	7.44	5.39	-1.05	0.99	---	1.59%
Prudential Day One IncomeFlex Target Bal Benchmark		0.05	1.57	0.86	7.58	6.09	6.87	5.72	---	5.39	0.00	1.19	---	---
Lipper Balanced Funds Index		0.03	1.13	0.14	7.01	6.37	7.61	6.48	---	5.91	0.17	1.21	---	---
Retirement Income Median		-0.05	0.34	-0.35	3.72	3.94	4.64	4.87	---	4.15	-0.02	1.12	---	---
Retirement Goal™ Income Fund #	11/30/02	-0.14	0.57	-0.33	2.46	3.01	3.75	4.05	N/A	2.89	-0.53	1.15	---	0.84%
Retirement Goal Income Primary Benchmark		0.01	0.66	-0.24	3.20	3.63	4.27	4.45	---	2.83	0.00	1.35	---	---
Lipper Balanced Funds Index		0.03	1.13	0.14	7.01	6.37	7.61	6.48	---	5.91	-0.19	1.21	---	---
Retirement Income Median		-0.05	0.34	-0.35	3.72	3.94	4.64	4.87	---	4.15	-0.68	1.12	---	---
Prudential Day One® Income Fund #	6/30/09	-0.01	0.96	0.21	4.61	3.82	4.12	---	5.52	3.34	-0.30	1.11	---	0.74%
Prudential Day One Income Fund Benchmark		0.07	1.11	0.36	4.67	4.04	4.41	4.22	---	3.32	0.00	1.20	---	---
Lipper Balanced Funds Index		0.03	1.13	0.14	7.01	6.37	7.61	6.48	---	5.91	0.74	1.21	---	---
Retirement Income Median		-0.05	0.34	-0.35	3.72	3.94	4.64	4.87	---	4.15	-0.12	1.12	---	---
<b>TARGET DATE 2000-2010</b>														
<i>The target date is the approximate date when investors plan to start withdrawing their money. The asset allocation of target date funds will become more conservative as the target date approaches by lessening your equity exposure and increasing your exposure in fixed income type investments. The principal value of an investment in a target date fund is not guaranteed at any time; including the target date.</i>														
Prudential Day One® 2010 Fund #	6/30/09	-0.01	0.98	0.21	4.79	4.03	4.56	---	6.26	3.58	-0.29	1.16	---	0.74%
Prudential Day One 2010 Fund Benchmark		0.07	1.13	0.37	4.87	4.23	4.83	4.48	---	3.54	0.00	1.24	---	---
Lipper Balanced Funds Index		0.03	1.13	0.14	7.01	6.37	7.61	6.48	---	5.91	0.37	1.21	---	---
Target-Date 2000-2010 Median		-0.06	0.38	-0.16	4.52	4.69	5.61	5.41	---	4.68	-0.24	1.12	---	---
Prudential Day One® IncomeFlex Target® 2010 Fund #	6/30/09	-0.16	1.20	0.13	6.48	4.70	5.54	---	7.25	5.40	-1.32	0.95	---	1.74%
Prudential Day One IncomeFlex Target 2010 Benchmark		0.05	1.57	0.86	7.58	6.13	6.89	5.73	---	5.35	0.00	1.20	---	---
Lipper Balanced Funds Index		0.03	1.13	0.14	7.01	6.37	7.61	6.48	---	5.91	0.11	1.21	---	---
Target-Date 2000-2010 Median		-0.06	0.38	-0.16	4.52	4.69	5.61	5.41	---	4.68	-0.24	1.12	---	---
Retirement Goal™ 2010 Fund #	11/30/02	-0.15	0.55	-0.41	2.38	2.98	3.79	4.01	N/A	2.95	-0.57	1.14	---	0.84%
Retirement Goal 2010 Primary Benchmark		0.01	0.66	-0.24	3.20	3.63	4.34	4.44	---	2.88	0.00	1.35	---	---
Lipper Balanced Funds Index		0.03	1.13	0.14	7.01	6.37	7.61	6.48	---	5.91	-0.22	1.21	---	---
Target-Date 2000-2010 Median		-0.06	0.38	-0.16	4.52	4.69	5.61	5.41	---	4.68	-0.70	1.12	---	---

# Lancaster County, Nebraska EEs Retirement Plan



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		Return 1 MO.	Return 3 MOS.	Return YTD	Return 1 YR	Return 3 YRS	Return 5 YRS	Return 10 YRS						
		<b>TARGET DATE 2011-2015</b>												
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Prudential Day One® 2015 Fund #	6/30/09	-0.02	1.12	0.39	5.45	4.44	5.02	---	6.74	3.95	-0.26	1.16	---	0.74%
<i>Prudential Day One 2015 Fund Benchmark</i>		0.08	1.26	0.53	5.51	4.69	5.29	4.76	---	3.94	0.00	1.23	---	---
<i>Lipper Balanced Funds Index</i>		0.03	1.13	0.14	7.01	6.37	7.61	6.48	---	5.91	0.19	1.21	---	---
<i>Target-Date 2011-2015 Median</i>		-0.07	0.58	-0.03	5.34	5.11	6.23	5.55	---	5.43	-0.52	1.08	---	---
Prudential Day One® IncomeFlex Target® 2015 Fund #	6/30/09	-0.17	1.20	0.14	6.49	4.75	5.56	---	7.26	5.40	-1.29	0.96	---	1.74%
<i>Prudential Day One IncomeFlex Target 2015 Benchmark</i>		0.04	1.56	0.79	7.51	6.10	6.88	5.73	---	5.35	0.00	1.20	---	---
<i>Lipper Balanced Funds Index</i>		0.03	1.13	0.14	7.01	6.37	7.61	6.48	---	5.91	0.13	1.21	---	---
<i>Target-Date 2011-2015 Median</i>		-0.07	0.58	-0.03	5.34	5.11	6.23	5.55	---	5.43	-0.37	1.08	---	---
<b>TARGET DATE 2016-2020</b>														
<i>The target date is the approximate date when investors plan to start withdrawing their money. The asset allocation of target date funds will become more conservative as the target date approaches by lessening your equity exposure and increasing your exposure in fixed income type investments. The principal value of an investment in a target date fund is not guaranteed at any time; including the target date.</i>														
Prudential Day One® 2020 Fund #	6/30/09	-0.02	1.24	0.43	6.02	4.89	5.62	---	7.73	4.43	-0.26	1.17	---	0.74%
<i>Prudential Day One 2020 Fund Benchmark</i>		0.09	1.38	0.65	6.11	5.15	5.89	5.03	---	4.41	0.00	1.23	---	---
<i>Lipper Balanced Funds Index</i>		0.03	1.13	0.14	7.01	6.37	7.61	6.48	---	5.91	0.04	1.21	---	---
<i>Target-Date 2016-2020 Median</i>		-0.10	0.62	-0.02	6.01	5.47	6.63	5.78	---	5.75	-0.55	1.08	---	---
Prudential Day One® IncomeFlex Target® 2020 Fund #	6/30/09	-0.17	1.20	0.14	6.49	4.75	5.56	---	7.33	5.40	-1.30	0.96	---	1.74%
<i>Prudential Day One IncomeFlex Target 2020 Benchmark</i>		0.05	1.57	0.86	7.58	6.13	6.89	5.68	---	5.35	0.00	1.20	---	---
<i>Lipper Balanced Funds Index</i>		0.03	1.13	0.14	7.01	6.37	7.61	6.48	---	5.91	0.11	1.21	---	---
<i>Target-Date 2016-2020 Median</i>		-0.10	0.62	-0.02	6.01	5.47	6.63	5.78	---	5.75	-0.42	1.08	---	---
Retirement Goal™ 2020 Fund #	11/30/02	-0.19	0.68	-0.22	3.47	3.74	5.18	4.93	N/A	4.36	-0.74	1.09	---	0.89%
<i>Retirement Goal 2020 Primary Benchmark</i>		0.02	0.85	-0.11	4.52	4.63	5.90	5.59	---	4.26	0.00	1.28	---	---
<i>Lipper Balanced Funds Index</i>		0.03	1.13	0.14	7.01	6.37	7.61	6.48	---	5.91	-0.25	1.21	---	---
<i>Target-Date 2016-2020 Median</i>		-0.10	0.62	-0.02	6.01	5.47	6.63	5.78	---	5.75	-0.84	1.08	---	---

# Lancaster County, Nebraska EEs Retirement Plan



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Fund/Benchmark Name	Inception Date	CUMULATIVE RETURNS AS OF JUNE 30, 2018			AVERAGE ANNUAL RETURNS AS OF JUNE 30, 2018				Since Inception	Risk 5 YRS	Alpha 5 YRS	Sharpe 5 YRS	DDA Rank 3/31/18	Expense Ratio
		Return 1 MO.	Return 3 MOS.	Return YTD	Return 1 YR	Return 3 YRS	Return 5 YRS	Return 10 YRS						
		<b>TARGET DATE 2021-2025</b>												
<i>The target date is the approximate date when investors plan to start withdrawing their money. The asset allocation of target date funds will become more conservative as the target date approaches by lessening your equity exposure and increasing your exposure in fixed income type investments. The principal value of an investment in a target date fund is not guaranteed at any time; including the target date.</i>														
Prudential Day One® 2025 Fund #	6/30/09	-0.03	1.39	0.54	7.04	5.69	6.90	---	9.05	5.57	-0.23	1.16	---	0.74%
<i>Prudential Day One 2025 Fund Benchmark</i>		0.08	1.52	0.78	7.13	6.01	7.14	5.74	---	5.55	0.00	1.20	---	---
<i>Lipper Balanced Funds Index</i>		0.03	1.13	0.14	7.01	6.37	7.61	6.48	---	5.91	0.10	1.21	---	---
<i>Target-Date 2021-2025 Median</i>		-0.16	0.71	0.07	7.11	6.20	7.33	6.06	---	6.73	-0.76	1.06	---	---
Prudential Day One® IncomeFlex Target® 2025 Fund #	6/30/09	-0.17	1.20	0.14	6.49	4.75	5.80	---	7.92	5.52	-1.29	0.98	---	1.74%
<i>Prudential Day One IncomeFlex Target 2025 Benchmark</i>		0.05	1.57	0.86	7.58	6.13	7.12	5.70	---	5.47	0.00	1.22	---	---
<i>Lipper Balanced Funds Index</i>		0.03	1.13	0.14	7.01	6.37	7.61	6.48	---	5.91	0.01	1.21	---	---
<i>Target-Date 2021-2025 Median</i>		-0.16	0.71	0.07	7.11	6.20	7.33	6.06	---	6.73	-0.87	1.06	---	---
<b>TARGET DATE 2026-2030</b>														
<i>The target date is the approximate date when investors plan to start withdrawing their money. The asset allocation of target date funds will become more conservative as the target date approaches by lessening your equity exposure and increasing your exposure in fixed income type investments. The principal value of an investment in a target date fund is not guaranteed at any time; including the target date.</i>														
Prudential Day One® 2030 Fund #	6/30/09	-0.07	1.69	0.84	8.76	6.86	8.18	---	10.23	6.77	-0.27	1.14	---	0.74%
<i>Prudential Day One 2030 Fund Benchmark</i>		0.09	1.81	1.10	8.77	7.24	8.44	6.51	---	6.72	0.00	1.18	---	---
<i>Lipper Balanced Funds Index</i>		0.03	1.13	0.14	7.01	6.37	7.61	6.48	---	5.91	0.18	1.21	---	---
<i>Target-Date 2026-2030 Median</i>		-0.18	0.89	0.14	8.16	6.85	8.06	6.34	---	7.47	-0.96	1.04	---	---
Prudential Day One® IncomeFlex Target® 2030 Fund #	6/30/09	-0.07	1.68	0.94	8.86	6.90	8.20	---	10.24	6.76	-0.25	1.14	---	0.74%
<i>Prudential Day One IncomeFlex Target 2030 Benchmark</i>		0.09	1.81	1.10	8.77	7.24	8.44	6.51	---	6.72	0.00	1.18	---	---
<i>Lipper Balanced Funds Index</i>		0.03	1.13	0.14	7.01	6.37	7.61	6.48	---	5.91	0.18	1.21	---	---
<i>Target-Date 2026-2030 Median</i>		-0.18	0.89	0.14	8.16	6.85	8.06	6.34	---	7.47	-0.96	1.04	---	---
Retirement Goal™ 2030 Fund #	11/30/02	-0.27	1.21	0.49	6.58	5.84	7.46	6.01	N/A	6.67	-0.88	1.06	---	1.02%
<i>Retirement Goal 2030 Primary Benchmark</i>		0.07	1.51	0.48	7.75	6.91	8.38	6.87	---	6.56	0.00	1.20	---	---
<i>Lipper Balanced Funds Index</i>		0.03	1.13	0.14	7.01	6.37	7.61	6.48	---	5.91	0.04	1.21	---	---
<i>Target-Date 2026-2030 Median</i>		-0.18	0.89	0.14	8.16	6.85	8.06	6.34	---	7.47	-1.11	1.04	---	---

# Lancaster County, Nebraska EEs Retirement Plan



## Defined Contribution Fund Performance as of June 30, 2018

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		Return 1 MO.	Return 3 MOS.	Return YTD	Return 1 YR	Return 3 YRS	Return 5 YRS	Return 10 YRS						
		<b>TARGET DATE 2031-2035</b>												
<i>The target date is the approximate date when investors plan to start withdrawing their money. The asset allocation of target date funds will become more conservative as the target date approaches by lessening your equity exposure and increasing your exposure in fixed income type investments. The principal value of an investment in a target date fund is not guaranteed at any time; including the target date.</i>														
Prudential Day One® 2035 Fund #	6/30/09	-0.24	1.56	0.84	9.72	7.51	8.96	---	10.95	7.54	-0.22	1.13	---	0.74%
Prudential Day One 2035 Fund Benchmark		-0.06	1.64	0.95	9.66	7.91	9.20	6.85	---	7.52	0.00	1.16	---	---
Lipper Balanced Funds Index		0.03	1.13	0.14	7.01	6.37	7.61	6.48	---	5.91	0.33	1.21	---	---
Target-Date 2031-2035 Median		-0.24	0.92	0.34	9.18	7.37	8.63	6.64	---	8.28	-1.02	1.02	---	---
Prudential Day One® IncomeFlex Target® 2035 Fund #	6/30/09	-0.24	1.55	0.84	9.72	7.49	8.94	---	10.95	7.55	-0.24	1.12	---	0.74%
Prudential Day One IncomeFlex Target 2035 Benchmark		-0.06	1.64	0.95	9.66	7.91	9.20	6.85	---	7.52	0.00	1.16	---	---
Lipper Balanced Funds Index		0.03	1.13	0.14	7.01	6.37	7.61	6.48	---	5.91	0.33	1.21	---	---
Target-Date 2031-2035 Median		-0.24	0.92	0.34	9.18	7.37	8.63	6.64	---	8.28	-1.02	1.02	---	---
<b>TARGET DATE 2036-2040</b>														
<i>The target date is the approximate date when investors plan to start withdrawing their money. The asset allocation of target date funds will become more conservative as the target date approaches by lessening your equity exposure and increasing your exposure in fixed income type investments. The principal value of an investment in a target date fund is not guaranteed at any time; including the target date.</i>														
Prudential Day One® 2040 Fund #	6/30/09	-0.26	1.65	0.90	10.35	7.81	9.39	---	11.39	8.07	-0.26	1.11	---	0.74%
Prudential Day One 2040 Fund Benchmark		-0.06	1.74	1.04	10.38	8.28	9.66	7.10	---	8.04	0.00	1.14	---	---
Lipper Balanced Funds Index		0.03	1.13	0.14	7.01	6.37	7.61	6.48	---	5.91	0.44	1.21	---	---
Target-Date 2036-2040 Median		-0.30	1.02	0.43	9.79	7.71	9.15	6.86	---	8.69	-0.90	1.02	---	---
Prudential Day One® IncomeFlex Target® 2040 Fund #	6/30/09	-0.26	1.65	0.91	10.36	7.79	9.38	---	11.38	8.08	-0.28	1.11	---	0.74%
Prudential Day One IncomeFlex Target 2040 Benchmark		-0.06	1.74	1.04	10.38	8.28	9.66	7.10	---	8.04	0.00	1.14	---	---
Lipper Balanced Funds Index		0.03	1.13	0.14	7.01	6.37	7.61	6.48	---	5.91	0.44	1.21	---	---
Target-Date 2036-2040 Median		-0.30	1.02	0.43	9.79	7.71	9.15	6.86	---	8.69	-0.90	1.02	---	---
Retirement Goal™ 2040 Fund #	11/30/02	-0.32	1.46	0.90	8.44	6.86	8.65	6.48	N/A	8.13	-1.06	1.02	---	1.10%
Retirement Goal 2040 Primary Benchmark		0.12	1.99	1.02	9.90	8.21	9.77	7.55	---	7.98	0.00	1.16	---	---
Lipper Balanced Funds Index		0.03	1.13	0.14	7.01	6.37	7.61	6.48	---	5.91	0.30	1.21	---	---
Target-Date 2036-2040 Median		-0.30	1.02	0.43	9.79	7.71	9.15	6.86	---	8.69	-1.11	1.02	---	---

# Lancaster County, Nebraska EEs Retirement Plan



## Defined Contribution Fund Performance as of June 30, 2018

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		Return 1 MO.	Return 3 MOS.	Return YTD	Return 1 YR	Return 3 YRS	Return 5 YRS	Return 10 YRS						
		<b>TARGET DATE 2041-2045</b>												
<i>The target date is the approximate date when investors plan to start withdrawing their money. The asset allocation of target date funds will become more conservative as the target date approaches by lessening your equity exposure and increasing your exposure in fixed income type investments. The principal value of an investment in a target date fund is not guaranteed at any time; including the target date.</i>														
Prudential Day One® 2045 Fund #	6/30/09	-0.31	1.61	0.90	10.72	7.89	9.60	---	11.58	8.38	-0.27	1.09	---	0.75%
Prudential Day One 2045 Fund Benchmark		-0.09	1.68	0.97	10.67	8.41	9.88	7.23	---	8.35	0.00	1.13	---	---
Lipper Balanced Funds Index		0.03	1.13	0.14	7.01	6.37	7.61	6.48	---	5.91	0.54	1.21	---	---
Target-Date 2041-2045 Median		-0.31	1.05	0.50	10.40	8.10	9.43	6.91	---	9.01	-0.91	1.01	---	---
Prudential Day One® IncomeFlex Target® 2045 Fund #	6/30/09	-0.30	1.62	0.91	10.73	7.90	9.60	---	11.59	8.38	-0.26	1.09	---	0.75%
Prudential Day One IncomeFlex Target 2045 Benchmark		-0.09	1.68	0.97	10.67	8.41	9.88	7.23	---	8.35	0.00	1.13	---	---
Lipper Balanced Funds Index		0.03	1.13	0.14	7.01	6.37	7.61	6.48	---	5.91	0.54	1.21	---	---
Target-Date 2041-2045 Median		-0.31	1.05	0.50	10.40	8.10	9.43	6.91	---	9.01	-0.91	1.01	---	---
<b>TARGET DATE 2046-2050</b>														
<i>The target date is the approximate date when investors plan to start withdrawing their money. The asset allocation of target date funds will become more conservative as the target date approaches by lessening your equity exposure and increasing your exposure in fixed income type investments. The principal value of an investment in a target date fund is not guaranteed at any time; including the target date.</i>														
Prudential Day One® 2050 Fund #	6/30/09	-0.34	1.60	0.95	11.08	8.09	9.79	---	11.75	8.58	-0.26	1.09	---	0.75%
Prudential Day One 2050 Fund Benchmark		-0.13	1.62	0.94	10.99	8.59	10.06	7.30	---	8.54	0.00	1.12	---	---
Lipper Balanced Funds Index		0.03	1.13	0.14	7.01	6.37	7.61	6.48	---	5.91	0.57	1.21	---	---
Target Date 2046-2050 Median		-0.36	1.05	0.50	10.50	8.25	9.55	7.20	---	9.10	-0.81	1.02	---	---
Prudential Day One® IncomeFlex Target® 2050 Fund #	6/30/09	-0.33	1.61	0.95	11.08	8.10	9.80	---	11.76	8.57	-0.25	1.09	---	0.75%
Prudential Day One IncomeFlex Target 2050 Benchmark		-0.13	1.62	0.94	10.99	8.59	10.06	7.30	---	8.54	0.00	1.12	---	---
Lipper Balanced Funds Index		0.03	1.13	0.14	7.01	6.37	7.61	6.48	---	5.91	0.57	1.21	---	---
Target Date 2046-2050 Median		-0.36	1.05	0.50	10.50	8.25	9.55	7.20	---	9.10	-0.81	1.02	---	---
Retirement Goal™ 2050 Fund #	6/24/05	-0.32	1.69	1.25	9.87	7.57	9.46	6.76	N/A	9.14	-1.16	0.99	---	1.15%
Retirement Goal 2050 Primary Benchmark		0.16	2.29	1.37	11.28	9.04	10.69	7.96	---	8.96	0.00	1.14	---	---
Lipper Balanced Funds Index		0.03	1.13	0.14	7.01	6.37	7.61	6.48	---	5.91	0.47	1.21	---	---
Target Date 2046-2050 Median		-0.36	1.05	0.50	10.50	8.25	9.55	7.20	---	9.10	-0.92	1.02	---	---

# Lancaster County, Nebraska EEs Retirement Plan



## Defined Contribution Fund Performance as of June 30, 2018

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		Return 1 MO.	Return 3 MOS.	Return YTD	Return 1 YR	Return 3 YRS	Return 5 YRS	Return 10 YRS						
		<b>TARGET DATE 2051-2055</b>												
<i>The target date is the approximate date when investors plan to start withdrawing their money. The asset allocation of target date funds will become more conservative as the target date approaches by lessening your equity exposure and increasing your exposure in fixed income type investments. The principal value of an investment in a target date fund is not guaranteed at any time; including the target date.</i>														
Prudential Day One® 2055 Fund #	6/30/09	-0.42	1.52	0.88	11.41	8.29	10.02	---	11.96	8.84	-0.28	1.08	---	0.75%
<i>Prudential Day One 2055 Fund Benchmark</i>		-0.19	1.55	0.90	11.34	8.83	10.32	7.45	---	8.80	0.00	1.12	---	---
<i>Lipper Balanced Funds Index</i>		0.03	1.13	0.14	7.01	6.37	7.61	6.48	---	5.91	0.60	1.21	---	---
<i>Target-Date 2051-2055 Median</i>		-0.36	1.04	0.57	10.68	8.30	9.57	7.62	---	9.13	-0.68	1.03	---	---
Prudential Day One® IncomeFlex Target® 2055 Fund #	6/30/09	-0.41	1.53	0.89	11.41	8.30	10.03	---	11.96	8.84	-0.27	1.08	---	0.75%
<i>Prudential Day One IncomeFlex Target 2055 Benchmark</i>		-0.19	1.55	0.90	11.34	8.83	10.32	7.45	---	8.80	0.00	1.12	---	---
<i>Lipper Balanced Funds Index</i>		0.03	1.13	0.14	7.01	6.37	7.61	6.48	---	5.91	0.60	1.21	---	---
<i>Target-Date 2051-2055 Median</i>		-0.36	1.04	0.57	10.68	8.30	9.57	7.62	---	9.13	-0.68	1.03	---	---
<b>TARGET-DATE 2060+</b>														
<i>The target date is the approximate date when investors plan to start withdrawing their money. The asset allocation of target date funds will become more conservative as the target date approaches by lessening your equity exposure and increasing your exposure in fixed income type investments. The principal value of an investment in a target date fund is not guaranteed at any time; including the target date.</i>														
Prudential Day One® 2060 Fund #	5/31/13	-0.47	1.48	0.87	11.57	8.40	10.11	---	9.44	8.95	-0.27	1.08	---	0.75%
<i>Prudential Day One 2060 Fund Benchmark</i>		-0.23	1.50	0.87	11.52	8.97	10.41	---	---	8.91	0.00	1.12	---	---
<i>Lipper Balanced Funds Index</i>		0.03	1.13	0.14	7.01	6.37	7.61	6.48	---	5.91	0.63	1.21	---	---
<i>Target-Date 2060 plus Median</i>		-0.32	1.29	0.69	10.81	8.44	9.88	---	---	9.01	-0.49	1.05	---	---
Prudential Day One® IncomeFlex Target® 2060 Fund #	6/30/09	-0.46	1.49	0.87	11.58	8.40	10.11	---	12.01	8.95	-0.27	1.08	---	0.75%
<i>Prudential Day One IncomeFlex Target 2060 Benchmark</i>		-0.23	1.50	0.87	11.52	8.97	10.41	7.49	---	8.91	0.00	1.12	---	---
<i>Lipper Balanced Funds Index</i>		0.03	1.13	0.14	7.01	6.37	7.61	6.48	---	5.91	0.63	1.21	---	---
<i>Target-Date 2060 plus Median</i>		-0.32	1.29	0.69	10.81	8.44	9.88	---	---	9.01	-0.49	1.05	---	---
Retirement Goal 2060 Fund #	2/27/15	-0.37	1.74	1.45	10.76	8.11	---	---	7.23	---	---	---	---	1.19%
<i>Retirement Goal 2060 Primary Benchmark</i>		0.17	2.50	1.61	12.35	9.69	---	---	---	---	---	---	---	---
<i>Lipper Balanced Funds Index</i>		0.03	1.13	0.14	7.01	6.37	7.61	6.48	---	5.91	---	1.21	---	---
<i>Target-Date 2060 plus Median</i>		-0.32	1.29	0.69	10.81	8.44	9.88	---	---	9.01	---	1.05	---	---

# Lancaster County, Nebraska EEs Retirement Plan



## Defined Contribution Fund Performance as of June 30, 2018

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		Return 1 MO.	Return 3 MOS.	Return YTD	Return 1 YR	Return 3 YRS	Return 5 YRS	Return 10 YRS						
<b>ALLOCATION-50% TO 70% EQUITY</b>														
Oakmark Equity And Income Investor	11/1/95	-0.63	0.22	-1.40	6.56	5.77	8.16	6.47	N/A	7.86	-1.65	0.99	---	0.88%
S&P 500® Index		0.62	3.43	2.65	14.37	11.93	13.42	10.17	---	9.81	0.00	1.30	---	---
Lipper Balanced Funds Index		0.03	1.13	0.14	7.01	6.37	7.61	6.48	---	5.91	-0.30	1.21	---	---
Allocation - 50 to 70 Equity Category Median		-0.07	1.06	0.00	6.83	5.89	7.23	6.47	---	6.58	-1.23	1.03	---	---
<b>RETIREMENT INCOME - INCOMEFLEX (MODERATE ALLOCATION)</b>														
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Prudential IncomeFlex® Select™ Lifetime Balanced Fund #	11/28/06	-0.12	1.23	-0.06	6.08	5.30	6.75	5.64	N/A	6.60	-1.58	0.96	---	1.77%
Prudential IncomeFlex® Select™ Lifetime Balanced Fund #	11/28/06	-0.16	1.11	-0.31	5.55	4.78	6.22	5.12	N/A	6.60	-2.08	0.89	---	2.27%
Lifetime Balanced Primary Benchmark		0.08	1.65	0.62	8.10	7.15	8.39	7.07	---	6.48	0.00	1.22	---	---
Lipper Balanced Funds Index		0.03	1.13	0.14	7.01	6.37	7.61	6.48	---	5.91	-0.05	1.21	---	---
Allocation - 50 to 70 Equity Category Median		-0.07	1.06	0.00	6.83	5.89	7.23	6.47	---	6.58	-0.86	1.03	---	---
IncomeFlex LT Conservative Growth Fund #	11/28/06	-0.16	0.94	-0.38	4.84	4.59	5.92	5.34	N/A	5.65	-1.46	0.98	---	1.72%
IncomeFlex LT Conservative Growth Fund #	11/28/06	-0.20	0.82	-0.63	4.32	4.07	5.39	4.81	N/A	5.65	-1.96	0.89	---	2.22%
Lifetime Conservative Growth Primary Benchmark		0.04	1.35	0.26	6.74	6.30	7.43	6.59	---	5.55	0.00	1.25	---	---
Lipper Balanced Funds Index		0.03	1.13	0.14	7.01	6.37	7.61	6.48	---	5.91	-0.23	1.21	---	---
Allocation - 50 to 70 Equity Category Median		-0.07	1.06	0.00	6.83	5.89	7.23	6.47	---	6.58	-1.05	1.03	---	---
<b>RETIREMENT INCOME - INCOMEFLEX (CONSERVATIVE ALLOCATION)</b>														
<i>The target date is the approximate date when investors plan to start withdrawing their money. The asset allocation of target date funds will become more conservative as the target date approaches by lessening your equity exposure and increasing your exposure in fixed income type investments. The principal value of an investment in a target date fund is not guaranteed at any time, including the target date.</i>														
IncomeFlex LT Income & Equity Fund #	11/28/06	-0.17	0.50	-0.88	2.55	3.10	4.13	4.38	N/A	3.83	-1.30	0.97	---	1.64%
IncomeFlex LT Income & Equity Fund #	11/28/06	-0.21	0.37	-1.12	2.04	2.59	3.62	3.87	N/A	3.83	-1.80	0.84	---	2.14%
Lifetime Income & Equity Primary Benchmark		-0.01	0.82	-0.29	4.20	4.59	5.47	5.45	---	3.77	0.00	1.33	---	---
Lipper Balanced Funds Index		0.03	1.13	0.14	7.01	6.37	7.61	6.48	---	5.91	-0.35	1.21	---	---
Allocation - 30 to 50 Equity Category Median		-0.17	0.48	-0.48	4.24	4.34	5.12	5.31	---	4.87	-1.10	1.02	---	---



# Lancaster County, Nebraska EEs Retirement Plan



## Defined Contribution Fund Performance as of June 30, 2018

The performance quoted represents past performance. The investment return and principal value will fluctuate so that an investor's shares, 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.

In providing this information Prudential Retirement is not undertaking to provide impartial investment advice, or to give advice in a fiduciary capacity.

†Performance is based on adjusted historical returns of the oldest share class of this fund, which has been adjusted to reflect the fees of the expenses of this share class

The following grid provides fund performance information, and other relevant performance and supplementary information concerning Institutional Select Funds, Sub-Advised Funds, and Proprietary Funds. Please see the EXPLANATION OF PERFORMANCE INFORMATION in the footnote section for more information on the performance shown.

The investments below represent investments into a separate account. Separate accounts have been identified with #.

Fund/Benchmark Name	Inception Date	CUMULATIVE RETURNS AS OF JUNE 30, 2018			AVERAGE ANNUAL RETURNS AS OF JUNE 30, 2018				Since Inception	Risk 5 YRS	Alpha 5 YRS	Sharpe 5 YRS	DDA Rank 3/31/18	Expense Ratio
		Return 1 MO.	Return 3 MOS.	Return YTD	Return 1 YR	Return 3 YRS	Return 5 YRS	Return 10 YRS						
		<b>INTERMEDIATE-TERM BOND</b>												
<i>Fixed Income investment (bond) funds are subject to interest rate risk; their value will decline as interest rates rise.</i>														
Core Bond / PGIM Fund #	12/15/98	-0.20	-0.37	-2.02	-0.86	1.36	1.99	3.78	N/A	2.75	-0.31	0.58	2	0.82%
Core Bond Enhanced Index / PGIM Fund #	3/15/99	-0.19	-0.25	-1.80	-0.72	1.50	2.08	3.63	N/A	2.79	-0.25	0.61	---	0.37%
Core Plus Bond / Multi-Manager #	3/11/14	-0.08	-0.18	-1.42	0.16	2.30	---	---	2.48	---	---	---	---	0.82%
Core Plus Bond / PGIM Fund #	7/18/02	-0.11	-0.58	-1.88	0.55	3.33	3.37	4.85	N/A	3.29	0.86	0.90	2	0.40%
<i>Manager Composite</i>	6/30/02	0.00	-0.49	-1.83	0.59	3.34	3.83	5.94	N/A	3.27	1.26	1.04	---	0.38%
<i>Blended Performance</i>	6/30/02	-0.11	-0.58	-1.88	0.55	3.33	3.81	5.93	N/A	3.30	1.26	1.03	---	0.40%
Core Plus Bond / Reams Fund #	11/1/99	-0.04	0.12	-0.94	0.01	1.63	1.90	4.78	N/A	2.68	-0.19	0.57	3	0.82%
High Grade Bond / GSAM Fund #	11/1/99	-0.23	0.09	-1.79	-1.16	1.25	1.96	3.49	N/A	2.55	-0.17	0.61	3	0.84%
Prudential Total Return Bond Fund #	2/27/14	-0.12	-0.59	-2.10	-0.06	2.68	---	---	2.68	---	---	---	2	0.78%
<i>Manager Composite</i>	6/30/02	-0.03	-0.58	-2.01	0.22	2.76	3.33	5.49	N/A	3.25	0.81	0.90	---	0.75%
<i>Blended Performance</i>	6/30/02	-0.12	-0.59	-2.10	-0.06	2.68	3.17	5.41	N/A	3.30	0.62	0.84	---	0.78%
<i>Bloomberg Barclays Aggregate Bond Index</i>		-0.12	-0.16	-1.62	-0.40	1.73	2.28	3.72	---	2.70	0.00	0.70	---	---
<i>Intermediate-Term Bond Category Median</i>		-0.09	-0.22	-1.59	-0.37	1.74	2.35	4.14	---	2.65	0.23	0.72	---	---
Corporate Bond / PGIM Fund #	1/1/97	-0.65	-1.27	-3.50	-1.22	2.51	3.19	5.27	N/A	3.47	-0.10	0.80	1	0.82%
<i>Bloomberg Barclays U.S. Credit Index</i>		-0.47	-0.88	-2.99	-0.65	2.85	3.37	5.15	---	3.54	0.00	0.84	---	---
<i>Intermediate-Term Bond Category Median</i>		-0.09	-0.22	-1.59	-0.37	1.74	2.35	4.14	---	2.65	-0.09	0.72	---	---
<b>HIGH YIELD BOND</b>														
<i>High yield bonds, commonly known as junk bonds, are subject to a high level of credit and market risks. Fixed Income investment mutual funds are subject to interest rate risk, and that their value will decline as interest rates rise.</i>														
High Yield Bond / Prudential Fund #	11/1/02	0.55	1.24	0.56	2.32	5.98	5.66	7.69	N/A	4.78	0.43	1.10	1	0.97%
<i>Manager Composite</i>	2/28/02	0.53	1.16	0.54	2.81	5.69	5.52	7.47	N/A	4.72	0.34	1.08	---	0.95%
<i>Blended Performance</i>	2/28/02	0.55	1.24	0.56	2.32	5.98	5.73	7.58	N/A	4.74	0.52	1.12	---	0.97%
<i>Bloomberg Barclays Corporate High Yield Index</i>		0.40	1.03	0.16	2.62	5.53	5.51	8.19	---	5.02	0.00	1.02	---	---
<i>Lipper High Current Yield Bond Funds Index</i>		0.22	0.71	-0.14	1.72	3.24	4.08	6.28	---	4.58	-0.61	0.81	---	---
<i>High Yield Bond Category Median</i>		0.20	0.67	-0.17	2.13	4.29	4.65	6.80	---	4.70	-0.21	0.93	---	---

# Lancaster County, Nebraska EEs Retirement Plan



## Defined Contribution Fund Performance as of June 30, 2018

The performance quoted represents past performance. The investment return and principal value will fluctuate so that an investor's shares, 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.

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+Performance is based on adjusted historical returns of the oldest share class of this fund, which has been adjusted to reflect the fees of the expenses of this share class

The following grid provides fund performance information, and other relevant performance and supplementary information concerning Institutional Select Funds, Sub-Advised Funds, and Proprietary Funds. Please see the EXPLANATION OF PERFORMANCE INFORMATION in the footnote section for more information on the performance shown.

The investments below represent investments into a separate account. Separate accounts have been identified with #.

Fund/Benchmark Name	Inception Date	CUMULATIVE RETURNS AS OF JUNE 30, 2018			AVERAGE ANNUAL RETURNS AS OF JUNE 30, 2018				Since Inception	Risk 5 YRS	Alpha 5 YRS	Sharpe 5 YRS	DDA Rank 3/31/18	Expense Ratio
		Return 1 MO.	Return 3 MOS.	Return YTD	Return 1 YR	Return 3 YRS	Return 5 YRS	Return 10 YRS						
<b>INFLATION-PROTECTED BOND</b>														
<i>Fixed Income investment (bond) funds are subject to interest rate risk; their value will decline as interest rates rise.</i>														
Prudential TIPS Enhanced Index Fund #	6/24/09	0.32	0.58	-0.43	1.38	1.19	0.91	---	2.68	3.69	-0.77	0.16	---	0.81%
<i>Bloomberg Barclays US Treasury: US TIPS Index</i>		0.40	0.77	-0.02	2.11	1.93	1.68	3.03	---	3.68	0.00	0.37	---	---
<i>Bloomberg Barclays Treasury Bond Index</i>		0.02	0.10	-1.08	-0.65	1.02	1.48	2.97	---	3.08	0.26	0.36	---	---
<i>Inflation-Protected Bond Median</i>		0.41	0.71	-0.10	1.98	1.63	1.32	2.66	---	3.65	-0.21	0.28	---	---
<b>GOVERNMENT SECURITIES</b>														
<i>Shares of this Fund are not issued or guaranteed by the U.S. government. Fixed Income investment bond funds are subject to interest rate risk, and that their value will decline as interest rates rise.</i>														
Government Securities Enhanced Index / PGIM Fund #	12/15/98	-0.01	-0.03	-1.36	-1.15	0.43	0.76	2.29	N/A	3.11	-0.74	0.13	---	0.82%
<i>Bloomberg Barclays Government Bond Index</i>		0.02	0.10	-1.05	-0.63	1.01	1.47	2.91	---	2.99	0.00	0.37	---	---
<i>Intermediate Government Category Median</i>		0.02	0.06	-1.11	-0.64	0.82	1.51	3.01	---	2.21	0.29	0.45	---	---
<b>FIXED INCOME - GLOBAL &amp; INTERNATIONAL</b>														
<i>Fixed Income investment (bond) funds are subject to interest rate risk; their value will decline as interest rates rise.</i>														
International Bond Plus / PIMCO Fund #	12/17/12	-0.29	0.02	1.75	3.92	4.10	4.50	---	3.49	3.54	0.09	1.15	---	0.94%
<i>JP Morgan GBI Global ex-US Index (US Dollar Hedged)</i>		0.54	0.27	1.74	3.62	3.99	4.42	4.55	---	2.99	0.00	1.33	---	---
<i>World Bond Category Median</i>		-0.46	-2.61	-1.44	0.42	2.54	1.79	3.38	---	4.71	-0.37	0.32	---	---
<b>FI - MONEY MARKET</b>														
<i>An investment in the money market Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the Fund.</i>														
Prudential Short-Term Fund #	6/30/76	0.11	0.37	0.60	0.95	0.47	0.31	0.29	N/A	---	---	---	---	0.67%
<i>Citigroup Three Month T-Bill</i>		0.15	0.44	0.79	1.33	0.63	0.39	0.31	---	0.15	0.00	---	---	---
<b>OTHER</b>														
Prudential Real Assets Fund #	12/4/12	-0.73	1.96	-1.26	4.72	0.78	1.86	---	0.81	---	---	---	---	0.94%
<i>Prudential Real Assets Custom Benchmark</i>		-0.49	1.58	-0.04	5.40	1.74	1.01	---	---	6.30	0.00	0.13	---	---
<b>STABLE VALUE</b>														
Gibraltar Guaranteed Fund		0.20	0.61	1.22	2.48	2.54	2.49	---	3.11	---	---	---	---	---
<i>5 Year Treasury Average Yield</i>		0.23	0.69	1.32	2.32	1.78	1.68	1.65	---	0.12	0.00	14.80	---	---

## EXPLANATION OF PERFORMANCE INFORMATION

The following tables provide fund performance information, and other relevant performance and supplementary information concerning Institutional Sub-Advised, Institutional Select and Proprietary Funds if applicable. For Institutional Sub-Advised and Institutional Select Funds, the PRIAC Separate Accounts hold the investment securities. Prudential Retirement Insurance and Annuity Company (PRIAC) assumes no responsibility for monitoring performance of the investment manager of any Institutional Select Fund. PERFORMANCE: When such funds have fewer than five years of performance history, three types of performance information are provided to assist you in choosing your plan's investment options. "Fund Performance" represents the actual performance of the fund for all periods since the inception date of the fund (which is shown in this line). "Manager's Composite" represents the composite return of multiple portfolios advised by the Manager since the inception date.

These portfolios have an investment style and approach similar to the investment style of the fund. "Blended" represents a combination of the actual Fund performance and the current Manager's Composite performance. Actual Fund performance is used for periods after the fund was managed by the current Manager. For periods before the current Manager's assumption of Fund management, the Manager's Composite return is used. Therefore, when no Actual Fund performance with the current manager exists, the Blended performance line will equal the Manager Composite line. The inception date associated with this line is the inception date of the Manager's Composite. "Since Inception" returns are only provided when the inception date is less than 10 years ago. All performance is net of the expense ratio shown for that line.

Our pricing for your plan sometimes includes contract charges. If included, the contract charges would reduce the performance shown below. Any contract charges are disclosed to you. Regarding your members, the expense ratio shown in their statements and in the performance shown on their statements will reflect any contract charges imposed. The management fees, fund fees and contract charges compensate us for the distribution and servicing associated with your plan. Other plan investment options may generate more or less revenue for us than the fees associated with the fund you select. If the aggregate revenue from your plan exceeds our associated costs, we earn a profit. Otherwise, we incur a loss. Other plans investing in the Fund may have lower fees, but these are not available to your plan in order to compensate us for distribution and plan servicing.

For more information, please contact your Prudential Retirement Representative at 1-877-778-2100.

## Footnotes

Your current funds are highlighted in yellow.

Funds represented in green text are closed and are no longer available as a new fund option to Plan Sponsors.

Outside Fund information offered through other firms was provided by the fund's custodian or from publicly available sources.

Prudential Retirement may benefit from advisory and other fees paid to it or its affiliates for managing, selling, or settling of the Prudential mutual funds and other investment products or securities offered by Prudential Retirement or its affiliates. Investment vehicles sponsored or managed by a Prudential Retirement affiliate generate more revenue for the Prudential enterprise than non-proprietary investment vehicles. Prudential Retirement's sales personnel generally receive greater compensation if plan assets are invested in proprietary investment vehicles. Prudential Retirement may benefit directly from the difference between investment earnings of Prudential Retirement's stable value funds and the amount credited to deposits in those funds. Prudential Retirement may also benefit from broker-dealer or other entities' co-sponsorship of Prudential conferences.

*While past performance is never an indication of future results, short periods of performance may be particularly unrepresentative of long-term performance.*

Funds offered by Prudential may be closed to new investors or new contributions at any time without prior notice.

Keep in mind that application of asset allocation and diversification concepts does not assure a profit or protect against loss in a declining market. **It is possible to lose money by investing in securities.**

For Manager of Managers Institutional Sub-Advised funds and Institutional Select Funds, ACTUAL PERFORMANCE MAY BE AFFECTED BY THE MANAGER NOT BEING ABLE TO INVEST DIRECTLY IN A COUNTRY PRIOR TO SATISFACTION OF THAT COUNTRY'S LEGAL REQUIREMENTS.

All returns are net of the management fees charged for the separate account and net of other operational expenses and are before any contract charges, if any, unless noted otherwise. Historical returns reflect actual account performance and the investment manager's composite, which may consist of one account. Performance is representative of each separate account's investment management discipline. All returns are deemed accurate at the time of reporting but are subject to change. For more information, please contact your Prudential Retirement Representative at 1-877-778-2100.

At times Prudential Retirement solicits and/or receives financial support for certain of its conferences from investment advisory firms. Please contact your Prudential Retirement representative for more information.

**Gibraltar Guaranteed Fund** - 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 PRIAC's general account. Payment obligations and the fulfillment of any guarantees specified in the group annuity contract are insurance claims supported 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.

Prudential Retirement is compensated in connection with this product when general account investment returns exceed the interest credited on contract balances. 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.

**Prudential Day One® 2010 Fund** - Performance shown beginning 02/15/2013 represents the actual performance track record of the Day One 2010 Fund. Performance prior to this date represents simulated performance based on the historical track record of the underlying funds in the fund-of-funds structure, weighted in accordance with the asset allocation of each underlying fund as specified by the Fund's glidepath ("Glidepath Performance"), beginning with the Glidepath Inception Date of June 30, 2009.

Glidepath Performance is adjusted to reflect the fees and expenses of each Fund, and reflects daily rebalancing and annual ratcheting along the Fund's glidepath. Glidepath Performance is based on hypothetical performance results. Unlike the results shown in the actual performance track record of the Funds, Glidepath Performance does not represent actual trading and may not reflect the impact of material economic and market factors, such as lack of liquidity. On September 22, 2010, the QMA Small Cap Blend Enhanced Index Fund sleeve was replaced with the Jennison Small Cap Core Equity Fund. Glidepath Performance for the period beginning with the Glidepath Inception Date and ending on September 21, 2010 represents the weighted actual performance track record of the QMA Small Cap Blend Enhanced Index Fund, and Glidepath Performance beginning on September 22, 2010 represents the weighted actual performance of the Jennison Small Cap Core Equity Fund. On December 7, 2011, the Bache Commodities Total Return Fund sleeve was replaced with the Jefferies Commodity Strategies Fund. Subsequently on April 16, 2012, the Jefferies Commodity Strategies Fund changed its name to the CoreCommodity Strategies Fund. Glidepath Performance for the period beginning with the Glidepath Inception Date and ending on December 6, 2011 represents the weighted actual performance track record of the Bache Commodities Total Return Fund, and Glidepath Performance beginning on December 7, 2011 represents the weighted actual performance track record of the CoreCommodity Strategies Fund.

**Prudential Day One® 2015 Fund** - Performance shown beginning 12/16/2011 represents the actual performance track record of the Day One 2015 Fund. Performance prior to this date represents simulated performance based on the historical track record of the underlying funds in the fund-of-funds structure, weighted in accordance with the asset allocation of each underlying fund as specified by the Fund's glidepath ("Glidepath Performance"), beginning with the Glidepath Inception Date of June 30, 2009.

Glidepath Performance is adjusted to reflect the fees and expenses of each Fund, and reflects daily rebalancing and annual ratcheting along the Fund's glidepath. Glidepath Performance is based on hypothetical performance results. Unlike the results shown in the actual performance track record of the Funds, Glidepath Performance does not represent actual trading and may not reflect the impact of material economic and market factors, such as lack of liquidity. On September 22, 2010, the QMA Small Cap Blend Enhanced Index Fund sleeve was replaced with the Jennison Small Cap Core Equity Fund. Glidepath Performance for the period beginning with the Glidepath Inception Date and ending on September 21, 2010 represents the weighted actual performance track record of the QMA Small Cap Blend Enhanced Index Fund, and Glidepath Performance beginning on September 22, 2010 represents the weighted actual performance of the Jennison Small Cap Core Equity Fund. On December 7, 2011, the Bache Commodities Total Return Fund sleeve was replaced with the Jefferies Commodity Strategies Fund. Subsequently on April 16, 2012, the Jefferies Commodity Strategies Fund changed its name to the CoreCommodity Strategies Fund. Glidepath Performance for the period beginning with the Glidepath Inception Date and ending on December 6, 2011 represents the weighted actual performance track record of the Bache Commodities Total Return Fund, and Glidepath Performance beginning on December 7, 2011 represents the weighted actual performance track record of the CoreCommodity Strategies Fund.

**Prudential Day One® 2020 Fund** - Performance shown beginning 08/01/2013 represents the actual performance track record of the Day One 2020 Fund. Performance prior to this date represents simulated performance based on the historical track record of the underlying funds in the fund-of-funds structure, weighted in accordance with the asset allocation of each underlying fund as specified by the Fund's glidepath ("Glidepath Performance"), beginning with the Glidepath Inception Date of June 30, 2009.

Glidepath Performance is adjusted to reflect the fees and expenses of each Fund, and reflects daily rebalancing and annual ratcheting along the Fund's glidepath. Glidepath Performance is based on hypothetical performance results. Unlike the results shown in the actual performance track record of the Funds, Glidepath Performance does not represent actual trading and may not reflect the impact of material economic and market factors, such as lack of liquidity. On September 22, 2010, the QMA Small Cap Blend Enhanced Index Fund sleeve was replaced with the Jennison Small Cap Core Equity Fund. Glidepath Performance for the period beginning with the Glidepath Inception Date and ending on September 21, 2010 represents the weighted actual performance track record of the QMA Small Cap Blend Enhanced Index Fund, and Glidepath Performance beginning on September 22, 2010 represents the weighted actual performance of the Jennison Small Cap Core Equity Fund. On December 7, 2011, the Bache Commodities Total Return Fund sleeve was replaced with the Jefferies Commodity Strategies Fund. Subsequently on April 16, 2012, the Jefferies Commodity Strategies Fund changed its name to the CoreCommodity Strategies Fund. Glidepath Performance for the period beginning with the Glidepath Inception Date and ending on December 6, 2011 represents the weighted actual performance track record of the Bache Commodities Total Return Fund, and Glidepath Performance beginning on December 7, 2011 represents the weighted actual performance track record of the CoreCommodity Strategies Fund.

**Prudential Day One® 2025 Fund** - Performance shown beginning 08/01/2013 represents the actual performance track record of the Day One 2025 Fund. Performance prior to this date represents simulated performance based on the historical track record of the underlying funds in the fund-of-funds structure, weighted in accordance with the asset allocation of each underlying fund as specified by the Fund's glidepath ("Glidepath Performance"), beginning with the Glidepath Inception Date of June 30, 2009.

Glidepath Performance is adjusted to reflect the fees and expenses of each Fund, and reflects daily rebalancing and annual ratcheting along the Fund's glidepath. Glidepath Performance is based on hypothetical performance results. Unlike the results shown in the actual performance track record of the Funds, Glidepath Performance does not represent actual trading and may not reflect the impact of material economic and market factors, such as lack of liquidity. On September 22, 2010, the QMA Small Cap Blend Enhanced Index Fund sleeve was replaced with the Jennison Small Cap Core Equity Fund. Glidepath Performance for the period beginning with the Glidepath Inception Date and ending on September 21, 2010 represents the weighted actual performance track record of the QMA Small Cap Blend Enhanced Index Fund, and Glidepath Performance beginning on September 22, 2010 represents the weighted actual performance of the Jennison Small Cap Core Equity Fund. On December 7, 2011, the Bache Commodities Total Return Fund sleeve was replaced with the Jefferies Commodity Strategies Fund. Subsequently on April 16, 2012, the Jefferies Commodity Strategies Fund changed its name to the CoreCommodity Strategies Fund. Glidepath Performance for the period beginning with the Glidepath Inception Date and ending on December 6, 2011 represents the weighted actual performance track record of the Bache Commodities Total Return Fund, and Glidepath Performance beginning on December 7, 2011 represents the weighted actual performance track record of the CoreCommodity Strategies Fund.

**Prudential Day One® 2030 Fund** - Performance shown beginning 08/01/2013 represents the actual performance track record of the Day One 2030 Fund. Performance prior to this date represents simulated performance based on the historical track record of the underlying funds in the fund-of-funds structure, weighted in accordance with the asset allocation of each underlying fund as specified by the Day One 2030 Fund's glidepath ("Glidepath Performance"), beginning with the Glidepath Inception Date of June 30, 2009.

Glidepath Performance is adjusted to reflect the fees and expenses of each Fund, and reflects daily rebalancing and annual ratcheting along the Fund's glidepath. Glidepath Performance is based on hypothetical performance results. Unlike the results shown in the actual performance track record of the Funds, Glidepath Performance does not represent actual trading and may not reflect the impact of material economic and market factors, such as lack of liquidity. On September 22, 2010, the QMA Small Cap Blend Enhanced Index Fund sleeve was replaced with the Jennison Small Cap Core Equity Fund. Glidepath Performance for the period beginning with the Glidepath Inception Date and ending on September 21, 2010 represents the weighted actual performance track record of the QMA Small Cap Blend Enhanced Index Fund, and Glidepath Performance beginning on September 22, 2010 represents the weighted actual performance of the Jennison Small Cap Core Equity Fund. On December 7, 2011, the Bache Commodities Total Return Fund sleeve was replaced with the Jefferies Commodity Strategies Fund. Subsequently on April 16, 2012, the Jefferies Commodity Strategies Fund changed its name to the CoreCommodity Strategies Fund. Glidepath Performance for the period beginning with the Glidepath Inception Date and ending on December 6, 2011 represents the weighted actual performance track record of the Bache Commodities Total Return Fund, and Glidepath Performance beginning on December 7, 2011 represents the weighted actual performance track record of the CoreCommodity Strategies Fund.

**Prudential Day One® 2035 Fund** - Performance shown beginning 09/06/2013 represents the actual performance track record of the Day One 2035 Fund. Performance prior to this date represents simulated performance based on the historical track record of the underlying funds in the fund-of-funds structure, weighted in accordance with the asset allocation of each underlying fund as specified by Fund's glidepath ("Glidepath Performance"), beginning with the Glidepath Inception Date of June 30, 2009.

Glidepath Performance is adjusted to reflect the fees and expenses of each Fund, and reflects daily rebalancing and annual ratcheting along the Fund's glidepath. Glidepath Performance is based on hypothetical performance results. Unlike the results shown in the actual performance track record of the Funds, Glidepath Performance does not represent actual trading and may not reflect the impact of material economic and market factors, such as lack of liquidity. On September 22, 2010, the QMA Small Cap Blend Enhanced Index Fund sleeve was replaced with the Jennison Small Cap Core Equity Fund. Glidepath Performance for the period beginning with the Glidepath Inception Date and ending on September 21, 2010 represents the weighted actual performance track record of the QMA Small Cap Blend Enhanced Index Fund, and Glidepath Performance beginning on September 22, 2010 represents the weighted actual performance of the Jennison Small Cap Core Equity Fund. On December 7, 2011, the Bache Commodities Total Return Fund sleeve was replaced with the Jefferies Commodity Strategies Fund. Subsequently on April 16, 2012, the Jefferies Commodity Strategies Fund changed its name to the CoreCommodity Strategies Fund. Glidepath Performance for the period beginning with the Glidepath Inception Date and ending on December 6, 2011 represents the weighted actual performance track record of the Bache Commodities Total Return Fund, and Glidepath Performance beginning on December 7, 2011 represents the weighted actual performance track record of the CoreCommodity Strategies Fund.

**Prudential Day One® 2040 Fund** - Performance shown beginning 08/01/2013 represents the actual performance track record of the Day One 2040 Fund. Performance prior to this date represents simulated performance based on the historical track record of the underlying funds in the fund-of-funds structure, weighted in accordance with the asset allocation of each underlying fund as specified by the Fund's glidepath ("Glidepath Performance"), beginning with the Glidepath Inception Date of June 30, 2009.

Glidepath Performance is adjusted to reflect the fees and expenses of each Fund, and reflects daily rebalancing and annual ratcheting along the Fund's glidepath. Glidepath Performance is based on hypothetical performance results. Unlike the results shown in the actual performance track record of the Funds, Glidepath Performance does not represent actual trading and may not reflect the impact of material economic and market factors, such as lack of liquidity. On September 22, 2010, the QMA Small Cap Blend Enhanced Index Fund sleeve was replaced with the Jennison Small Cap Core Equity Fund. Glidepath Performance for the period beginning with the Glidepath Inception Date and ending on September 21, 2010 represents the weighted actual performance track record of the QMA Small Cap Blend Enhanced Index Fund, and Glidepath Performance beginning on September 22, 2010 represents the weighted actual performance of the Jennison Small Cap Core Equity Fund. On December 7, 2011, the Bache Commodities Total Return Fund sleeve was replaced with the Jefferies Commodity Strategies Fund. Subsequently on April 16, 2012, the Jefferies Commodity Strategies Fund changed its name to the CoreCommodity Strategies Fund. Glidepath Performance for the period beginning with the Glidepath Inception Date and ending on December 6, 2011 represents the weighted actual performance track record of the Bache Commodities Total Return Fund, and Glidepath Performance beginning on December 7, 2011 represents the weighted actual performance track record of the CoreCommodity Strategies Fund.



**Prudential Day One® 2045 Fund** - Performance shown beginning 08/23/2013 represents the actual performance track record of the Day One 2045 Fund. Performance prior to this date represents simulated performance based on the historical track record of the underlying funds in the fund-of-funds structure, weighted in accordance with the asset allocation of each underlying fund as specified by Fund's glidepath ("Glidepath Performance"), beginning with the Glidepath Inception Date of June 30, 2009.

Glidepath Performance is adjusted to reflect the fees and expenses of each Fund, and reflects daily rebalancing and annual ratcheting along the Fund's glidepath. Glidepath Performance is based on hypothetical performance results. Unlike the results shown in the actual performance track record of the Funds, Glidepath Performance does not represent actual trading and may not reflect the impact of material economic and market factors, such as lack of liquidity. On September 22, 2010, the QMA Small Cap Blend Enhanced Index Fund sleeve was replaced with the Jennison Small Cap Core Equity Fund. Glidepath Performance for the period beginning with the Glidepath Inception Date and ending on September 21, 2010 represents the weighted actual performance track record of the QMA Small Cap Blend Enhanced Index Fund, and Glidepath Performance beginning on September 22, 2010 represents the weighted actual performance of the Jennison Small Cap Core Equity Fund. On December 7, 2011, the Bache Commodities Total Return Fund sleeve was replaced with the Jefferies Commodity Strategies Fund. Subsequently on April 16, 2012, the Jefferies Commodity Strategies Fund changed its name to the CoreCommodity Strategies Fund. Glidepath Performance for the period beginning with the Glidepath Inception Date and ending on December 6, 2011 represents the weighted actual performance track record of the Bache Commodities Total Return Fund, and Glidepath Performance beginning on December 7, 2011 represents the weighted actual performance track record of the CoreCommodity Strategies Fund.

**Prudential Day One® 2050 Fund** - Performance shown beginning 08/15/2013 represents the actual performance track record of the Day One 2050 Fund. Performance prior to this date represents simulated performance based on the historical track record of the underlying funds in the fund-of-funds structure, weighted in accordance with the asset allocation of each underlying fund as specified by Fund's glidepath ("Glidepath Performance"), beginning with the Glidepath Inception Date of June 30, 2009.

Glidepath Performance is adjusted to reflect the fees and expenses of each Fund, and reflects daily rebalancing and annual ratcheting along the Fund's glidepath. Glidepath Performance is based on hypothetical performance results. Unlike the results shown in the actual performance track record of the Funds, Glidepath Performance does not represent actual trading and may not reflect the impact of material economic and market factors, such as lack of liquidity. On September 22, 2010, the QMA Small Cap Blend Enhanced Index Fund sleeve was replaced with the Jennison Small Cap Core Equity Fund. Glidepath Performance for the period beginning with the Glidepath Inception Date and ending on September 21, 2010 represents the weighted actual performance track record of the QMA Small Cap Blend Enhanced Index Fund, and Glidepath Performance beginning on September 22, 2010 represents the weighted actual performance of the Jennison Small Cap Core Equity Fund. On December 7, 2011, the Bache Commodities Total Return Fund sleeve was replaced with the Jefferies Commodity Strategies Fund. Subsequently on April 16, 2012, the Jefferies Commodity Strategies Fund changed its name to the CoreCommodity Strategies Fund. Glidepath Performance for the period beginning with the Glidepath Inception Date and ending on December 6, 2011 represents the weighted actual performance track record of the Bache Commodities Total Return Fund, and Glidepath Performance beginning on December 7, 2011 represents the weighted actual performance track record of the CoreCommodity Strategies Fund.

**Prudential Day One® 2055 Fund** - Performance shown beginning 9/6/2013 represents the actual performance track record of the Day One 2055 Fund. Performance prior to this date represents simulated performance based on the historical track record of the underlying funds in the fund-of-funds structure, weighted in accordance with the asset allocation of each underlying fund as specified by Fund's glidepath ("Glidepath Performance"), beginning with the Glidepath Inception Date of June 30, 2009 .

Glidepath Performance is adjusted to reflect the fees and expenses of each Fund, and reflects daily rebalancing and annual ratcheting along the Fund's glidepath. Glidepath Performance is based on hypothetical performance results. Unlike the results shown in the actual performance track record of the Funds, Glidepath Performance does not represent actual trading and may not reflect the impact of material economic and market factors, such as lack of liquidity. On September 22, 2010, the QMA Small Cap Blend Enhanced Index Fund sleeve was replaced with the Jennison Small Cap Core Equity Fund. Glidepath Performance for the period beginning with the Glidepath Inception Date and ending on September 21, 2010 represents the weighted actual performance track record of the QMA Small Cap Blend Enhanced Index Fund, and Glidepath Performance beginning on September 22, 2010 represents the weighted actual performance of the Jennison Small Cap Core Equity Fund. On December 7, 2011, the Bache Commodities Total Return Fund sleeve was replaced with the Jefferies Commodity Strategies Fund. Subsequently on April 16, 2012, the Jefferies Commodity Strategies Fund changed its name to the CoreCommodity Strategies Fund. Glidepath Performance for the period beginning with the Glidepath Inception Date and ending on December 6, 2011 represents the weighted actual performance track record of the Bache Commodities Total Return Fund, and Glidepath Performance beginning on December 7, 2011 represents the weighted actual performance track record of the CoreCommodity Strategies Fund.

**Prudential Day One® 2060 Fund** - Performance shown beginning 08/13/2013 represents the actual performance track record of the Day One 2060 Fund. Performance prior to this date represents simulated performance based on the historical track record of the underlying funds in the fund-of-funds structure, weighted in accordance with the asset allocation of each underlying fund as specified by the Fund's glidepath ("Glidepath Performance"), beginning with the Fund's Inception Date of May 31, 2013. Glidepath Performance is adjusted to reflect the fees and expenses of each Fund, and reflects daily rebalancing and annual ratcheting along the Fund's glidepath. Glidepath Performance is based on hypothetical performance results. Unlike the results shown in the actual performance track record of the Day One 2060 Fund, Glidepath Performance does not represent actual trading and may not reflect the impact of material economic and market factors, such as lack of liquidity.

**Prudential Day One® Income Fund** - Performance shown beginning 08/01/2013 represents the actual performance track record of the Day One Income Fund. Performance prior to this date represents simulated performance based on the historical track record of the underlying funds in the fund-of-funds structure, weighted in accordance with the asset allocation of each underlying fund as specified by the Fund's glidepath, beginning with the Glidepath Inception Date of June 30, 2009 ( "Glidepath Performance").

Glidepath Performance is adjusted to reflect the fees and expenses of each Fund, and reflects daily rebalancing and annual ratcheting along the Fund's glidepath. Glidepath Performance is based on hypothetical performance results. Unlike the results shown in the actual performance track record of the Funds, Glidepath Performance does not represent actual trading and may not reflect the impact of material economic and market factors, such as lack of liquidity. On September 22, 2010, the QMA Small Cap Blend Enhanced Index Fund sleeve was replaced with the Jennison Small Cap Core Equity Fund. Glidepath Performance for the period beginning with the Glidepath Inception Date and ending on September 21, 2010 represents the weighted actual performance track record of the QMA Small Cap Blend Enhanced Index Fund, and Glidepath Performance beginning on September 22, 2010 represents the weighted actual performance of the Jennison Small Cap Core Equity Fund. On December 7, 2011, the Bache Commodities Total Return Fund sleeve was replaced with the Jefferies Commodity Strategies Fund. Subsequently on April 16, 2012, the Jefferies Commodity Strategies Fund changed its name to the CoreCommodity Strategies Fund. Glidepath Performance for the period beginning with the Glidepath Inception Date and ending on December 6, 2011 represents the weighted actual performance track record of the Bache Commodities Total Return Fund, and Glidepath Performance beginning on December 7, 2011 represents the weighted actual performance track record of the CoreCommodity Strategies Fund.

**Prudential Day One® IncomeFlex Target® 2010 Fund** - Performance shown beginning 12/21/2010 represents the actual performance track record of the Prudential Day One IncomeFlex Target 2010 Fund. Performance prior to 12/21/2010 represents simulated performance based on the historical track record of the underlying funds in the fund-of-funds structure, weighted in accordance with the asset allocation of each underlying fund as specified by the Prudential Day One IncomeFlex Target 2010 Fund's glidepath, beginning with the Glidepath Inception Date of June 30, 2009 ("Glidepath Performance").

Glidepath Performance is adjusted to reflect the fees and expenses of the Fund, and reflects daily rebalancing and annual ratcheting along the Fund's glidepath. Glidepath Performance is based on hypothetical performance results. Unlike the results shown in the actual performance track record of the Funds, as applicable, Glidepath Performance results do not represent actual trading and may not reflect the impact of material economic and market factors, such as lack of liquidity. On September 22, 2010, the QMA Small Cap Blend Enhanced Index Fund sleeve was replaced with the Jennison Small Cap Core Equity Fund. Glidepath Performance for the period beginning with the Glidepath Inception Date and ending on September 21, 2010 represents the weighted actual performance track record of the QMA Small Cap Blend Enhanced Index Fund, and Glidepath Performance beginning on September 22, 2010 represents the weighted actual performance of the Jennison Small Cap Core Equity Fund.

**Prudential Day One® IncomeFlex Target® 2015 Fund** - Performance shown beginning 12/10/2010 represents the actual performance track record of the Prudential Day One IncomeFlex Target 2015 Fund. Performance prior to 12/10/2010 represents simulated performance based on the historical track record of the underlying funds in the fund-of-funds structure, weighted in accordance with the asset allocation of each underlying fund as specified by the Prudential Day One IncomeFlex Target 2015 Fund's glidepath, beginning with the Glidepath Inception Date of June 30, 2009 ("Glidepath Performance").

Glidepath Performance is adjusted to reflect the fees and expenses of the Fund, and reflects daily rebalancing and annual ratcheting along the Fund's glidepath. Glidepath Performance is based on hypothetical performance results. Unlike the results shown in the actual performance track record of the Funds, as applicable, Glidepath Performance results do not represent actual trading and may not reflect the impact of material economic and market factors, such as lack of liquidity. On September 22, 2010, the QMA Small Cap Blend Enhanced Index Fund sleeve was replaced with the Jennison Small Cap Core Equity Fund. Glidepath Performance for the period beginning with the Glidepath Inception Date and ending on September 21, 2010 represents the weighted actual performance track record of the QMA Small Cap Blend Enhanced Index Fund, and Glidepath Performance beginning on September 22, 2010 represents the weighted actual performance of the Jennison Small Cap Core Equity Fund.

**Prudential Day One® IncomeFlex Target® 2020 Fund** - Performance shown beginning 07/19/2010 represents the actual performance track record of the Prudential Day One IncomeFlex Target 2020 Fund. Performance prior to 07/19/2010 represents simulated performance based on the historical track record of the underlying funds in the fund-of-funds structure, weighted in accordance with the asset allocation of each underlying fund as specified by the Prudential Day One IncomeFlex Target 2020 Fund's glidepath, beginning with the Glidepath Inception Date of June 30, 2009 ("Glidepath Performance").

Glidepath Performance is adjusted to reflect the fees and expenses of the Fund, and reflects daily rebalancing and annual ratcheting along the Fund's glidepath. Glidepath Performance is based on hypothetical performance results. Unlike the results shown in the actual performance track record of the Funds, as applicable, Glidepath Performance results do not represent actual trading and may not reflect the impact of material economic and market factors, such as lack of liquidity.

**Prudential Day One® IncomeFlex Target® 2025 Fund** - Performance shown beginning 07/19/2010 represents the actual performance track record of the Prudential Day One IncomeFlex Target 2025 Fund. Performance prior to 07/19/2010 represents simulated performance based on the historical track record of the underlying funds in the fund-of-funds structure, weighted in accordance with the asset allocation of each underlying fund as specified by the Prudential Day One IncomeFlex Target 2025 Fund's glidepath, beginning with the Glidepath Inception Date of June 30, 2009 ("Glidepath Performance").

Glidepath Performance is adjusted to reflect the fees and expenses of the Fund, and reflects daily rebalancing and annual ratcheting along the Fund's glidepath. Glidepath Performance is based on hypothetical performance results. Unlike the results shown in the actual performance track record of the Funds, as applicable, Glidepath Performance results do not represent actual trading and may not reflect the impact of material economic and market factors, such as lack of liquidity.

**Prudential Day One® IncomeFlex Target® 2030 Fund** - Performance shown beginning 07/19/2010 represents the actual performance track record of the Prudential Day One IncomeFlex Target 2030 Fund. Performance prior to 07/19/2010 represents simulated performance based on the historical track record of the underlying funds in the fund-of-funds structure, weighted in accordance with the asset allocation of each underlying fund as specified by the Prudential Day One IncomeFlex Target 2030 Fund's glidepath, beginning with the Glidepath Inception Date of June 30, 2009 ("Glidepath Performance").

Glidepath Performance is adjusted to reflect the fees and expenses of the Fund, and reflects daily rebalancing and annual ratcheting along the Fund's glidepath. Glidepath Performance is based on hypothetical performance results. Unlike the results shown in the actual performance track record of the Funds, as applicable, Glidepath Performance results do not represent actual trading and may not reflect the impact of material economic and market factors, such as lack of liquidity.

**Prudential Day One® IncomeFlex Target® 2035 Fund** - Performance shown beginning 12/21/2010 represents the actual performance track record of the Prudential Day One IncomeFlex Target 2035 Fund. Performance prior to 12/21/2010 represents simulated performance based on the historical track record of the underlying funds in the fund-of-funds structure, weighted in accordance with the asset allocation of each underlying fund as specified by the Prudential Day One IncomeFlex Target 2035 Fund's glidepath, beginning with the Glidepath Inception Date of June 30, 2009 ("Glidepath Performance").

Glidepath Performance is adjusted to reflect the fees and expenses of the Fund, and reflects daily rebalancing and annual ratcheting along the Fund's glidepath. Glidepath Performance is based on hypothetical performance results. Unlike the results shown in the actual performance track record of the Funds, as applicable, Glidepath Performance results do not represent actual trading and may not reflect the impact of material economic and market factors, such as lack of liquidity. On September 22, 2010, the QMA Small Cap Blend Enhanced Index Fund sleeve was replaced with the Jennison Small Cap Core Equity Fund. Glidepath Performance for the period beginning with the Glidepath Inception Date and ending on September 21, 2010 represents the weighted actual performance track record of the QMA Small Cap Blend Enhanced Index Fund, and Glidepath Performance beginning on September 22, 2010 represents the weighted actual performance of the Jennison Small Cap Core Equity Fund.

**Prudential Day One® IncomeFlex Target® 2040 Fund** - Performance shown beginning 12/21/2010 represents the actual performance track record of the Prudential Day One IncomeFlex Target 2040 Fund. Performance prior to 12/21/2010 represents simulated performance based on the historical track record of the underlying funds in the fund-of-funds structure, weighted in accordance with the asset allocation of each underlying fund as specified by the Prudential Day One IncomeFlex Target 2040 Fund's glidepath, beginning with the Glidepath Inception Date of June 30, 2009 ("Glidepath Performance").

Glidepath Performance is adjusted to reflect the fees and expenses of the Fund, and reflects daily rebalancing and annual ratcheting along the Fund's glidepath. Glidepath Performance is based on hypothetical performance results. Unlike the results shown in the actual performance track record of the Funds, as applicable, Glidepath Performance results do not represent actual trading and may not reflect the impact of material economic and market factors, such as lack of liquidity. On September 22, 2010, the QMA Small Cap Blend Enhanced Index Fund sleeve was replaced with the Jennison Small Cap Core Equity Fund. Glidepath Performance for the period beginning with the Glidepath Inception Date and ending on September 21, 2010 represents the weighted actual performance track record of the QMA Small Cap Blend Enhanced Index Fund, and Glidepath Performance beginning on September 22, 2010 represents the weighted actual performance of the Jennison Small Cap Core Equity Fund.

**Prudential Day One® IncomeFlex Target® 2045 Fund** - Performance shown beginning 12/21/2010 represents the actual performance track record of the Prudential Day One IncomeFlex Target 2045 Fund. Performance prior to 12/21/2010 represents simulated performance based on the historical track record of the underlying funds in the fund-of-funds structure, weighted in accordance with the asset allocation of each underlying fund as specified by the Prudential Day One IncomeFlex Target 2045 Fund's glidepath, beginning with the Glidepath Inception Date of June 30, 2009 ("Glidepath Performance").

Glidepath Performance is adjusted to reflect the fees and expenses of the Fund, and reflects daily rebalancing and annual ratcheting along the Fund's glidepath. Glidepath Performance is based on hypothetical performance results. Unlike the results shown in the actual performance track record of the Funds, as applicable, Glidepath Performance results do not represent actual trading and may not reflect the impact of material economic and market factors, such as lack of liquidity. On September 22, 2010, the QMA Small Cap Blend Enhanced Index Fund sleeve was replaced with the Jennison Small Cap Core Equity Fund. Glidepath Performance for the period beginning with the Glidepath Inception Date and ending on September 21, 2010 represents the weighted actual performance track record of the QMA Small Cap Blend Enhanced Index Fund, and Glidepath Performance beginning on September 22, 2010 represents the weighted actual performance of the Jennison Small Cap Core Equity Fund.

**Prudential Day One® IncomeFlex Target® 2050 Fund** - Performance shown beginning 12/21/2010 represents the actual performance track record of the Prudential Day One IncomeFlex Target 2050 Fund. Performance prior to 12/21/2010 represents simulated performance based on the historical track record of the underlying funds in the fund-of-funds structure, weighted in accordance with the asset allocation of each underlying fund as specified by the Prudential Day One IncomeFlex Target 2050 Fund's glidepath, beginning with the Glidepath Inception Date of June 30, 2009 ("Glidepath Performance").

Glidepath Performance is adjusted to reflect the fees and expenses of the Fund, and reflects daily rebalancing and annual ratcheting along the Fund's glidepath. Glidepath Performance is based on hypothetical performance results. Unlike the results shown in the actual performance track record of the Funds, as applicable, Glidepath Performance results do not represent actual trading and may not reflect the impact of material economic and market factors, such as lack of liquidity. On September 22, 2010, the QMA Small Cap Blend Enhanced Index Fund sleeve was replaced with the Jennison Small Cap Core Equity Fund. Glidepath Performance for the period beginning with the Glidepath Inception Date and ending on September 21, 2010 represents the weighted actual performance track record of the QMA Small Cap Blend Enhanced Index Fund, and Glidepath Performance beginning on September 22, 2010 represents the weighted actual performance of the Jennison Small Cap Core Equity Fund.

**Prudential Day One® IncomeFlex Target® 2055 Fund** - Performance shown beginning 01/11/2011 represents the actual performance track record of the Prudential Day One IncomeFlex Target 2055 Fund. Performance prior to 01/11/2011 represents simulated performance based on the historical track record of the underlying funds in the fund-of-funds structure, weighted in accordance with the asset allocation of each underlying fund as specified by the Prudential Day One IncomeFlex Target 2055 Fund's glidepath, beginning with the Glidepath Inception Date of June 30, 2009 ("Glidepath Performance").

Glidepath Performance is adjusted to reflect the fees and expenses of the Fund, and reflects daily rebalancing and annual ratcheting along the Fund's glidepath. Glidepath Performance is based on hypothetical performance results. Unlike the results shown in the actual performance track record of the Funds, as applicable, Glidepath Performance results do not represent actual trading and may not reflect the impact of material economic and market factors, such as lack of liquidity. On September 22, 2010, the QMA Small Cap Blend Enhanced Index Fund sleeve was replaced with the Jennison Small Cap Core Equity Fund. Glidepath Performance for the period beginning with the Glidepath Inception Date and ending on September 21, 2010 represents the weighted actual performance track record of the QMA Small Cap Blend Enhanced Index Fund, and Glidepath Performance beginning on September 22, 2010 represents the weighted actual performance of the Jennison Small Cap Core Equity Fund.

**Prudential Day One® IncomeFlex Target® 2060 Fund** - Performance shown beginning 01/07/2011 represents the actual performance track record of the Prudential Day One IncomeFlex Target 2060 Fund. Performance prior to 01/07/2011 represents simulated performance based on the historical track record of the underlying funds in the fund-of-funds structure, weighted in accordance with the asset allocation of each underlying fund as specified by the Prudential Day One IncomeFlex Target 2060 Fund's glidepath, beginning with the Glidepath Inception Date of June 30, 2009 ("Glidepath Performance").

Glidepath Performance is adjusted to reflect the fees and expenses of the Fund, and reflects daily rebalancing and annual ratcheting along the Fund's glidepath. Glidepath Performance is based on hypothetical performance results. Unlike the results shown in the actual performance track record of the Funds, as applicable, Glidepath Performance results do not represent actual trading and may not reflect the impact of material economic and market factors, such as lack of liquidity. On September 22, 2010, the QMA Small Cap Blend Enhanced Index Fund sleeve was replaced with the Jennison Small Cap Core Equity Fund. Glidepath Performance for the period beginning with the Glidepath Inception Date and ending on September 21, 2010 represents the weighted actual performance track record of the QMA Small Cap Blend Enhanced Index Fund, and Glidepath Performance beginning on September 22, 2010 represents the weighted actual performance of the Jennison Small Cap Core Equity Fund.

**Prudential Day One® IncomeFlex Target® Balanced Fund** - Performance shown beginning 09/22/2009 represents the actual performance track record of the Prudential Day One IncomeFlex Target Balanced Fund. Performance prior to 09/22/2009 represents simulated performance based on the historical track record of the underlying funds in the fund-of-funds structure, weighted in accordance with the asset allocation of each underlying fund as specified by the Prudential Day One IncomeFlex Target Balanced Fund's glidepath, beginning with the Glidepath Inception Date of June 30, 2009 ("Glidepath Performance").

Glidepath Performance is adjusted to reflect the fees and expenses of the Fund, and reflects daily rebalancing and annual ratcheting along the Fund's glidepath. Glidepath Performance is based on hypothetical performance results. Unlike the results shown in the actual performance track record of the Funds, as applicable, Glidepath Performance results do not represent actual trading and may not reflect the impact of material economic and market factors, such as lack of liquidity.

**SA/Invesco Small Cap Growth Strategy** - Effective April 2009 this Separate Account was converted from an Alliance Fund which invests in shares of a mutual fund to a "Retail Branded" Separate Account, which will invest in a portfolio of securities managed by the same investment manager in a manner substantially similar to the current underlying mutual fund investment.

**SA/Janus Balanced Strategy** - Effective April 2009 this Separate Account was converted from an Alliance Fund which invests in shares of a mutual fund to a "Retail Branded" Separate Account, which will invest in a portfolio of securities managed by the same investment manager in a manner substantially similar to the current underlying mutual fund investment.

**SA/OFII Global Strategy** - Effective April 2009 this Separate Account was converted from an Alliance Fund which invests in shares of a mutual fund to a "Retail Branded" Separate Account, which will invest in a portfolio of securities managed by the same investment manager in a manner substantially similar to the current underlying mutual fund investment.

**SA/T. Rowe Price Equity Income Strategy** - Effective April 2009 this Separate Account was converted from an Alliance Fund which invests in shares of a mutual fund to a "Retail Branded" Separate Account, which will invest in a portfolio of securities managed by the same investment manager in a manner substantially similar to the current underlying mutual fund investment.

**SA/T. Rowe Price Growth Stock Strategy** - Effective April 2009 this Separate Account was converted from an Alliance Fund which invests in shares of a mutual fund to a "Retail Branded" Separate Account, which will invest in a portfolio of securities managed by the same investment manager in a manner substantially similar to the current underlying mutual fund investment.

**SA/Templeton Foreign Strategy** - Effective April 2009 this Separate Account was converted from an Alliance Fund which invests in shares of a mutual fund to a "Retail Branded" Separate Account, which will invest in a portfolio of securities managed by the same investment manager in a manner substantially similar to the current underlying mutual fund investment.

**SA/Templeton Growth Strategy** - Effective April 2009 this Separate Account was converted from an Alliance Fund which invests in shares of a mutual fund to a "Retail Branded" Separate Account, which will invest in a portfolio of securities managed by the same investment manager in a manner substantially similar to the current underlying mutual fund investment.

## Definitions

**DDA Rank** - The DDA Rank represents the quartile ranking assigned to the fund in the latest Due Diligence Advisor Program Report. Each separate account is assessed on the basis of nominal and risk adjusted returns, and downside and relative risk (versus an appropriate benchmark). These metrics are weighted based on 1-, 3- and 5-year results, with greatest emphasis placed on long term timeframes. Due Diligence Quartile Ranks shown are based on the last available Due Diligence Analysis (as of March 31, 2018), among the following peer group universe totals. ***Please note new process has Institutional Sub-Advised and RBSA funds utilize gross performance peer groups.***

<b><u>Peer Group</u></b>	<b><u># of Funds</u></b>
Large Cap Value	111
Large Cap Blend	179
Large Cap Growth	168
Mid Cap Value	44
Mid Cap Blend	87
Mid Cap Growth	94
Small Cap Value	79
Small Cap Blend	222
Small Cap Growth	133
TIPS	40
Global - Value	37
Global - Growth	71
International - Value	45
International - Blend	82
International - Growth	144
International - Emerging Markets	146
Balanced	71
Fixed Income - BBB-Rated Corp Debt	55
Fixed Income - Core Bond	110
Fixed Income - Core Plus Bond	60
Fixed Income - Intermediate US Govt	13
Fixed Income - US Mortgage	27
Fixed Income - High Current Yield	137
Real Estate	61



**Morningstar # of funds in Category**

Morningstar Category	# of Funds						
	MTD	QTD	YTD	1 Year	3 Year	5 Year	10 Year
Allocation - 30 to 50 Equity Category Median	142	142	141	135	122	103	85
Allocation - 50 to 70 Equity Category Median	231	229	228	219	209	195	155
Allocation - 50 to 70 Equity Category Median	231	229	228	219	209	195	155
Allocation - 70 to 85 Equity Category Median	111	111	109	103	99	90	70
Diversified Emerging Mkts Category Median	245	241	237	232	209	161	82
Foreign Large Blend Category Median	223	220	217	213	182	164	131
Foreign Large Growth Category Median	119	119	119	118	102	96	77
Foreign Large Value Category Median	87	87	87	87	83	72	57
High Yield Bond Category Median	187	187	186	181	163	146	110
Inflation-Protected Bond Median	56	56	54	54	50	47	36
Intermediate Government Category Median	62	62	62	62	59	58	56
Intermediate-Term Bond Category Median	305	301	297	292	267	244	210
Large Blend Category Median	430	427	419	408	371	347	292
Large Growth Category Median	427	425	425	420	388	370	314
Large Value Category Median	350	349	348	343	314	288	244
Mid-Cap Blend Category Median	151	151	150	148	127	118	100
Mid-Cap Growth Category Median	180	180	180	177	167	156	132
Mid-Cap Value Category Median	114	113	113	109	99	89	75
Real Estate Category Median	73	73	73	68	65	60	50
Retirement Income Median	43	43	43	42	38	31	22
Small Blend Category Median	250	249	247	245	224	197	158
Small Growth Category Median	217	216	215	212	200	183	160
Small Value Category Median	124	122	121	119	110	103	82
Target Date 2046-2050 Median	61	61	60	58	47	36	19
Target-Date 2000-2010 Median	36	36	34	34	26	22	19
Target-Date 2011-2015 Median	42	42	41	40	32	23	15
Target-Date 2016-2020 Median	64	64	63	61	49	38	26
Target-Date 2021-2025 Median	60	59	58	57	47	37	21
Target-Date 2026-2030 Median	61	61	60	58	47	36	24
Target-Date 2031-2035 Median	59	58	57	56	46	36	20
Target-Date 2036-2040 Median	61	61	60	58	47	36	24
Target-Date 2041-2045 Median	59	58	57	56	46	36	19
Target-Date 2051-2055 Median	59	58	57	55	45	29	2
Target-Date 2060 plus Median	54	53	52	44	19	2	0
World Bond Category Median	86	86	84	78	70	66	47
World Large Stock Category Median	269	269	269	249	218	190	124

Prudential Retirement constructs Asset Class Categories using MPI Stylus, a product of Markov Processes International LLC, and data provided by Morningstar™, Inc. Categories are constructed by using the appropriate Morningstar™, Inc. category and then removing duplicate share classes from the universe. Duplicate share classes are identified in a database field, and in general the share class with the longest history is used for category construction. Category medians and fund percentile rankings are then calculated using MPI Stylus and therefore may differ from those provided directly by Morningstar™, Inc.

**Alpha** - A measure of value added by a manager as compared to a passive portfolio with the same market sensitivity or beta. Alpha is a measure of return for residual, or non-market, risk, and is used to measure a manager's contribution to performance due to security or sector selection.

**Expense Ratio** - Expense Ratio includes management fee charges by the fund's Investment Manager against the fund's assets for managing the portfolio as well as for such services as shareholder relations or investment-related administration (fund analysis and research, etc.), 12(b)-1 fee [Mutual funds may charge this fee against the fund's assets to cover distribution expenses incurred by the fund], if applicable, "Other Expenses" [Charges by the fund's sponsor against the fund's assets for additional operating expenses. For example: related legal fees, auditing expenses, compliance with governmental regulations, mailing or postage costs, etc. The amount included for Prudential Institutional Sub-Advised and Proprietary Funds is actual for the prior calendar year end]. The benefit of any "Fee Waivers" would be reflected in the Expense Ratio. Expense Ratio is prior to any contract-related charges.

**Risk** - This statistic measures the volatility of a stream of data compared to its average value. Applied to investment performance, standard deviation measures how "choppy" the monthly returns are over a period of time. 66% of all monthly values would fall within one standard deviation of the average, while 95% of all values would fall within two standard deviations of the average.

**Sharpe Ratio** - This statistic measures the quality of the returns for an investment on a risk-adjusted basis over a given period. It is defined as the excess returns of an investment divided by the standard deviation of returns. Excess returns are the returns of the investment minus the risk-free rate of return offered in the market, typically measured by short-term government instruments such as 3-month T-Bills. For two funds to have the same Sharpe Ratio, the fund with greater volatility must also deliver greater returns.

Sharpe Ratio = Excess Returns/Risk = (Returns on the Investment - Returns on T-Bills) / Standard Deviation

**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 our 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.**

For Institutional Funds, returns, expense ratios and rankings do not reflect any contract charges.

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

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## **INDEX DEFINITIONS & DISCLOSURES**

Indexes are unmanaged and cannot be invested in directly.

### **60% R1000 Growth/40% Bloomberg Barclays Aggregate**

A composite index that consists of the Russell 1000® Index (60%) and the Bloomberg Barclays U.S. Aggregate Bond Index (40%).

### **60% Russell 1000 / 40% Bloomberg Barclays Aggregate**

60% Russell 1000 Index/40% Bloomberg Barclays U.S. Aggregate Index is an unmanaged, weighted average composite composed of 60% Russell 1000 Index and 40% Bloomberg Barclays U.S. Aggregate Index (measuring U.S. bonds with maturities of at least one year).

### **60% Russell 1000 Value / 40% Bloomberg Barclays Aggregate**

60% Russell 1000 Value Index/40% Bloomberg Barclays U.S. Aggregate Bond Index is an unmanaged, weighted average composite composed of 60% Russell 1000 Value Index and 40% Bloomberg Barclays U.S. Aggregate Bond Index (measuring U.S. bonds with maturities of at least one year).

### **60% S&P 500/40% Bloomberg Barclays G/C INT**

60% S&P 500 Index/40% Bloomberg Barclays U.S. Intermediate Government/ Credit Index is an unmanaged, weighted average composite composed of 60% S&P 500 Index (measuring U.S. equities) and 40% Bloomberg Barclays U.S. Intermediate Government/Credit Index (measuring U.S. bonds with maturities of at least one year).

### **60% S&P500/40% Bloomberg Barclays Aggregate**

60% S&P 500 Index/40% Bloomberg Barclays U.S. Aggregate Bond Index is an unmanaged, weighted average composite composed of 60% S&P 500 Index (measuring U.S. equities) and 40% Bloomberg Barclays U.S. Aggregate Bond Index (measuring U.S. bonds with maturities of at least one year).

### **Bloomberg Barclays Aggregate Bond Index**

Bloomberg Barclays US Aggregate Bond Index measures the performance of investment grade, U.S. dollar-denominated, fixed-rate taxable bond market, including Treasuries, government-related and corporate securities, MBS (agency fixed-rate and hybrid ARM pass-through's), ABS, and CMBS. It rolls up into other Bloomberg Barclays flagship indices, such as the multi-currency Global Aggregate Index and the U.S. Universal Index, which includes high yield and emerging markets debt.

### **Bloomberg Barclays Corporate High Yield Index**

Bloomberg Barclays U.S. High Yield Index covers the universe of fixed rate, non-investment grade debt (having a maximum quality rating of Ba1), a minimum outstanding amount of \$150 million and at least one year to maturity.

**Bloomberg Barclays Government Bond Index**

The Bloomberg Barclays U.S. Government Index: measures the performance of the U.S. Treasury and U.S. Agency Indices, including Treasuries and U.S. agency debentures. It is a component of the U.S. Government/Credit Index and the U.S. Aggregate Index.

**Bloomberg Barclays Treasury Bond Index**

Bloomberg Barclays U.S. Treasury Index accounts for nearly 65% of the Government Index and includes public obligations of the U.S. Treasury that have remaining maturities of more than one year.

**Bloomberg Barclays U.S. Credit Index**

The Bloomberg Barclays US Credit Index measures the performance of the US Corporate and a non-corporate component that includes foreign agencies, sovereigns, supranationals and local authorities. It is a subset of the US Government/Credit Index and the US Aggregate Index.

**Bloomberg Barclays US Treasury: US TIPS Index**

This index includes all publicly issued United States Treasury inflation-protected securities that have at least one year remaining until maturity, are rated investment grade, and have \$250 million or more of outstanding face value. In addition, the securities must be denominated in U.S. dollars, and must be fixed-rate and non-convertible securities. The index is a market capitalization-weighted index. Inflation notes were included in the broader Bloomberg Barclays U.S. Treasury Index in March 1997 and removed from that index on January 1, 1998.

**Source: Bloomberg Barclays Indices****5 Year Treasury Average Yield**

The 5-Year Treasury Average Yield is the average daily treasury yield (Constant Maturity) for U.S. Treasuries with a maturity of five years (negotiable debt obligations of the U.S. Government, considered intermediate in maturity).

**CRSP Mid Cap Index**

The CRSP US Mid Cap Index targets inclusion of the U.S. companies that fall between the 70%-85% of investable market capitalization. The index includes securities traded on NYSE, NYSE Market, NASDAQ or ARCA.

**CRSP Small Cap Index**

The CRSP US Small Cap Index includes U.S. companies that fall between the bottom 2%-15% of the investable market capitalization. There is no lower limit in market capitalization, other than what is specified by investability screens. The index includes securities traded on NYSE, NYSE Market, NASDAQ or ARCA.

**Citigroup Three Month T-Bill**

Citigroup 3 Month T-Bill Index measures the performance of the last three three-month Treasury bill month-end rates.

**FTSE NAREIT Equity® Index**

The FTSE NAREIT Equity® Index is an unmanaged market capitalization index of all tax-qualified Equity REITs listed on the NYSE, AMEX, and the NASDAQ that have 75% or more of their gross invested book of assets invested directly or indirectly in the equity ownership of real estate. This Fund is not sponsored, endorsed, sold or promoted by FTSE International Limited ("FTSE") and FTSE makes no recommendation regarding investing in the Fund. See the User's Guide for a more detailed description of the limited relationship FTSE has with Prudential.

**JP Morgan GBI Global ex-US Index (US Dollar Hedged)**

The JP Morgan GBI Global ex-US Index (US Dollar Hedged) is an index composed of globally traded, fixed-rate government bonds of 13 countries. These countries all have liquid debt markets, meaning that they are stable, actively traded markets with sufficient scale and regular issuance. Using globally traded and highly liquid government bond issues, the index provides a measure of market performance. The index excludes bonds from the US and represents the USD hedged total return index level.

**Lifetime Aggressive Growth Primary Benchmark**

Each Lifetime Fund's composite benchmark reflects the weighted average of the Fund's stock/international stock/bond allocation, as represented by the Russell 3000 Index, the MSCI EAFE Index and the Bloomberg Barclays U.S. Aggregate Bond Index, respectively. MSCI has not approved, reviewed or produced this report, makes no express or implied warranties or representations and is not liable whatsoever for any data in the report. You may not redistribute the MSCI data or use it as a basis for other indices or investment products. Certain information contained in this product or report is derived by PGIM, Inc. in part from MSCI's EAFE, Emerging Markets™, Europe ex U.K., Japan Net Dividend, Pacific Ex Japan Net Dividend and/or United Kingdom Net Dividend Index (the "Index Data"). However, MSCI has not reviewed this product or report, and MSCI does not endorse or express any opinion regarding this product or report or any analysis or other information contained herein or the author or source of any such information or analysis. Neither MSCI nor any third party involved in or related to the computing or compiling of the Index Data makes any express or implied warranties, representations or guarantees concerning the Index Data or any information or data derived there from, and in no event shall MSCI or any third party have any liability for any direct, indirect, special, punitive, consequential or any other damages (including lost profits) relating to any use of this information. Any use of the Index Data requires a direct license from MSCI. None of the Index Data is intended to constitute investment advice or a recommendation to make (or refrain from making) any kind of investment decision and may not be relied on as such.

**Lifetime Balanced Primary Benchmark**

Each Lifetime Fund's composite benchmark reflects the weighted average of the Fund's stock/international stock/bond allocation, as represented by the Russell 3000 Index, the MSCI EAFE Index and the Bloomberg Barclays U.S. Aggregate Bond Index, respectively. MSCI has not approved, reviewed or produced this report, makes no express or implied warranties or representations and is not liable whatsoever for any data in the report. You may not redistribute the MSCI data or use it as a basis for other indices or investment products. Certain information contained in this product or report is derived by PGIM, Inc. in part from MSCI's EAFE, Emerging Markets™, Europe ex U.K., Japan Net Dividend, Pacific Ex Japan Net Dividend and/or United Kingdom Net Dividend Index (the "Index Data"). However, MSCI has not reviewed this product or report, and MSCI does not endorse or express any opinion regarding this product or report or any analysis or other information contained herein or the author or source of any such information or analysis. Neither MSCI nor any third party involved in or related to the computing or compiling of the Index Data makes any express or implied warranties, representations or guarantees concerning the Index Data or any information or data derived there from, and in no event shall MSCI or any third party have any liability for any direct, indirect, special, punitive, consequential or any other damages (including lost profits) relating to any use of this information. Any use of the Index Data requires a direct license from MSCI. None of the Index Data is intended to constitute investment advice or a recommendation to make (or refrain from making) any kind of investment decision and may not be relied on as such.

**Lifetime Conservative Growth Primary Benchmark**

Each Lifetime Fund's composite benchmark reflects the weighted average of the Fund's stock/international stock/bond allocation, as represented by the Russell 3000 Index, the MSCI EAFE Index and the Bloomberg Barclays U.S. Aggregate Bond Index, respectively. MSCI has not approved, reviewed or produced this report, makes no express or implied warranties or representations and is not liable whatsoever for any data in the report. You may not redistribute the MSCI data or use it as a basis for other indices or investment products. Certain information contained in this product or report is derived by PGIM, Inc. in part from MSCI's EAFE, Emerging Markets™, Europe ex U.K., Japan Net Dividend, Pacific Ex Japan Net Dividend and/or United Kingdom Net Dividend Index (the "Index Data"). However, MSCI has not reviewed this product or report, and MSCI does not endorse or express any opinion regarding this product or report or any analysis or other information contained herein or the author or source of any such information or analysis. Neither MSCI nor any third party involved in or related to the computing or compiling of the Index Data makes any express or implied warranties, representations or guarantees concerning the Index Data or any information or data derived there from, and in no event shall MSCI or any third party have any liability for any direct, indirect, special, punitive, consequential or any other damages (including lost profits) relating to any use of this information. Any use of the Index Data requires a direct license from MSCI. None of the Index Data is intended to constitute investment advice or a recommendation to make (or refrain from making) any kind of investment decision and may not be relied on as such.

**Lifetime Growth Primary Benchmark**

Each Lifetime Fund's composite benchmark reflects the weighted average of the Fund's stock/international stock/bond allocation, as represented by the Russell 3000 Index, the MSCI EAFE Index and the Bloomberg Barclays U.S. Aggregate Bond Index, respectively. MSCI has not approved, reviewed or produced this report, makes no express or implied warranties or representations and is not liable whatsoever for any data in the report. You may not redistribute the MSCI data or use it as a basis for other indices or investment products. Certain information contained in this product or report is derived by PGIM, Inc. in part from MSCI's EAFE, Emerging Markets™, Europe ex U.K., Japan Net Dividend, Pacific Ex Japan Net Dividend and/or United Kingdom Net Dividend Index (the "Index Data"). However, MSCI has not reviewed this product or report, and MSCI does not endorse or express any opinion regarding this product or report or any analysis or other information contained herein or the author or source of any such information or analysis. Neither MSCI nor any third party involved in or related to the computing or compiling of the Index Data makes any express or implied warranties, representations or guarantees concerning the Index Data or any information or data derived there from, and in no event shall MSCI or any third party have any liability for any direct, indirect, special, punitive, consequential or any other damages (including lost profits) relating to any use of this information. Any use of the Index Data requires a direct license from MSCI. None of the Index Data is intended to constitute investment advice or a recommendation to make (or refrain from making) any kind of investment decision and may not be relied on as such.

**Lifetime Income & Equity Primary Benchmark**

Each Lifetime Fund's composite benchmark reflects the weighted average of the Fund's stock/international stock/bond/cash allocation, as represented by the Russell 3000 Index, the MSCI EAFE Index, the Bloomberg Barclays U.S. Aggregate Bond Index and the Citigroup 3-Month T-Bill Index, respectively. MSCI has not approved, reviewed or produced this report, makes no express or implied warranties or representations and is not liable whatsoever for any data in the report. You may not redistribute the MSCI data or use it as a basis for other indices or investment products. Certain information contained in this product or report is derived by PGIM, Inc. in part from MSCI's EAFE, Emerging Markets™, Europe ex U.K., Japan Net Dividend, Pacific Ex Japan Net Dividend and/or United Kingdom Net Dividend Index (the "Index Data"). However, MSCI has not reviewed this product or report, and MSCI does not endorse or express any opinion regarding this product or report or any analysis or other information contained herein or the author or source of any such information or analysis. Neither MSCI nor any third party involved in or related to the computing or compiling of the Index Data makes any express or implied warranties, representations or guarantees concerning the Index Data or any information or data derived there from, and in no event shall MSCI or any third party have any liability for any direct, indirect, special, punitive, consequential or any other damages (including lost profits) relating to any use of this information. Any use of the Index Data requires a direct license from MSCI. None of the Index Data is intended to constitute investment advice or a recommendation to make (or refrain from making) any kind of investment decision and may not be relied on as such.

**Lipper Balanced Funds Index**

Lipper Balanced Funds Index is an equal dollar weighted index of the 30 largest qualifying mutual funds (based on year-end total net assets) for the investment objective (to conserve principal by maintaining a balanced portfolio of stocks and bonds). Typically the stock/bond ratio ranges around 60%/40%.

**Lipper Global Funds Index**

Lipper Global Funds Index is an equal dollar-weighted index of the 30 largest qualifying mutual funds (based on year-end total net assets) for the investment objective (to invest at least 25% of its portfolio in securities traded outside of the United States). These funds may own U.S. securities as well.

**Lipper High Current Yield Bond Funds Index**

Lipper High Yield Bond Funds Index represents the average of the 30 largest qualifying mutual funds (based on year-end total net assets) for the investment objective (to seek a high [relative] current yield from fixed income securities without regard to quality or maturity restrictions). These funds tend to invest in lower-grade debt issues.

**Lipper International Funds Index**

Lipper International Funds Index is an equal dollar-weighted index of the 30 largest qualifying mutual funds (based on year-end total net assets) for the investment objective (to invest assets in securities whose primary trading markets are outside the United States).

**Lipper Large Cap Core Funds Index**

Lipper Large-Cap Core Funds Index represents the average of the 30 largest qualifying mutual funds (based on year-end total net assets) in the Lipper Large-Cap Universe. These funds, by portfolio practice, invest at least 75% of their equity assets in companies with market capitalizations (on a three-year weighted basis) greater than 300% of the dollar-weighted median market capitalization of the middle 1,000 securities of the S&P SuperComposite 1500 Index. These funds typically have an average price-to-earnings ratio, price-to-book ratio, and three-year sales-per-share growth value, compared to the S&P 500 Index.

**Lipper Large Cap Growth Funds Index**

Lipper Large-Cap Growth Funds Index represents the average of the 30 largest qualifying mutual funds (based on year-end total net assets) in the Lipper Large-Cap Universe. These funds, by portfolio practice, invest at least 75% of their equity assets in companies with market capitalizations (on a three-year weighted basis) greater than 300% of the dollar-weighted median market capitalization of the middle 1,000 securities of the S&P SuperComposite 1500 Index. These funds typically have an above average price-to-earnings ratio, price-to-book ratio, and three-year sales-per-share growth value, compared to the S&P 500 Index.

**Lipper Large Cap Value Funds Index**

Lipper Large-Cap Value Funds Index represents the average of the 30 largest qualifying mutual funds (based on year-end total net assets) in the Lipper Large-Cap Universe. These funds, by portfolio practice, invest at least 75% of their equity assets in companies with market capitalizations (on a three-year weighted basis) greater than 300% of the dollar-weighted median market capitalization of the middle 1,000 securities of the S&P SuperComposite 1500 Index. These funds typically have a below average price-to-earnings ratio, price-to-book ratio, and three-year sales-per-share growth value, compared to the S&P 500 Index.



**Lipper Mid Cap Core Funds Index**

Lipper Mid-Cap Core Funds Index represents the average of the 30 largest qualifying mutual funds (based on year-end total net assets) in the Lipper Mid-Cap Universe. These funds, by portfolio practice, invest at least 75% of their equity assets in companies with market capitalizations (on a three-year weighted basis) less than 300% of the dollar-weighted median market capitalization of the middle 1,000 securities of the S&P SuperComposite 1500 Index. These funds typically have an average price-to-earnings ratio, price-to-book ratio, and three-year sales-per-share growth value, compared to the S&P Midcap 400 Index.

**Lipper Mid Cap Growth Funds Index**

Lipper Mid-Cap Growth Funds Index represents the average of the 30 largest qualifying mutual funds (based on year-end total net assets) in the Lipper Mid-Cap Universe. These funds, by portfolio practice, invest at least 75% of their equity assets in companies with market capitalizations (on a three-year weighted basis) less than 300% of the dollar-weighted median market capitalization of the middle 1,000 securities of the S&P SuperComposite 1500 Index. These funds typically have an above average price-to-earnings ratio, price-to-book ratio, and three-year sales-per-share growth value, compared to the S&P Midcap 400 Index.

**Lipper Mid Cap Value Funds Index**

Lipper Mid-Cap Value Funds Index represents the average of the 30 largest qualifying mutual funds (based on year-end total net assets) in the Lipper Mid-Cap Universe. These funds, by portfolio practice, invest at least 75% of their equity assets in companies with market capitalizations (on a three-year weighted basis) less than 300% of the dollar-weighted median market capitalization of the middle 1,000 securities of the S&P SuperComposite 1500 Index. These funds typically have a below average price-to-earnings ratio, price-to-book ratio, and three-year sales-per-share growth value, compared to the S&P Midcap 400 Index.

**Lipper Small Cap Core Funds Index**

Lipper Small-Cap Core Funds Index represents the average of the 30 largest qualifying mutual funds (based on year-end total net assets) in the Lipper Small-Cap Universe. These funds, by portfolio practice, invest at least 75% of their equity assets in companies with market capitalizations (on a three-year weighted basis) less than 250% of the dollar-weighted median of the smallest 500 of the middle 1,000 securities of the S&P Super-Composite 1500 Index. These funds typically have an average price-to-earnings ratio, price-to-book ratio, and three-year sales-per-share growth value, compared to the S&P SmallCap 600 Index.

**Lipper Small Cap Growth Funds Index**

Lipper Small-Cap Growth Funds Index represents the average of the 30 largest qualifying mutual funds (based on year-end total net assets) in the Lipper Small-Cap Universe. These funds, by portfolio practice, invest at least 75% of their equity assets in companies with market capitalizations (on a three-year weighted basis) less than 250% of the dollar-weighted median of the smallest 500 of the middle 1,000 securities of the S&P SuperComposite 1500 Index. These funds typically have an above average price-to-earnings ratio, price-to-book ratio, and three-year sales-per-share growth value, compared to the S&P SmallCap 600 Index.

**Lipper Small Cap Value Funds Index**

Lipper Small-Cap Value Funds Index represents the average of the 30 largest qualifying mutual funds (based on year-end total net assets) in the Lipper Small-Cap Universe. These funds, by portfolio practice, invest at least 75% of their equity assets in companies with market capitalizations (on a three-year weighted basis) less than 250% of the dollar-weighted median of the smallest 500 of the middle 1,000 securities of the S&P SuperComposite 1500 Index. These funds typically have a below average price-to-earnings ratio, price-to-book ratio, and three-year sales-per-share growth value, compared to the S&P SmallCap 600 Index.

**MSCI All Country World™ Index**

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**MSCI EAFETM Growth Index(net)**

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**MSCI EAFE™ Index(net)**

MSCI EAFETM Index(net) is a market capitalization weighted index comprised of companies representative of the market structure of 21 developed market countries in Europe, Australia and the Far East. The MSCI EAFE Index is available both in local currency and U.S. dollar terms. The returns shown in the performance chart are calculated with dividends reinvested and are net of foreign withholding tax. MSCI has not approved, reviewed or produced this report, makes no express or implied warranties or representations and is not liable whatsoever for any data in the report. You may not redistribute the MSCI data or use it as a basis for other indices or investment products. Certain information contained in this product or report is derived by PGIM, Inc. in part from MSCI's EAFE, Emerging Markets™, Europe ex U.K., Japan Net Dividend, Pacific Ex Japan Net Dividend and/or United Kingdom Net Dividend Index (the "Index Data"). However, MSCI has not reviewed this product or report, and MSCI does not endorse or express any opinion regarding this product or report or any analysis or other information contained herein or the author or source of any such information or analysis. Neither MSCI nor any third party involved in or related to the computing or compiling of the Index Data makes any express or implied warranties, representations or guarantees concerning the Index Data or any information or data derived there from, and in no event shall MSCI or any third party have any liability for any direct, indirect, special, punitive, consequential or any other damages (including lost profits) relating to any use of this information. Any use of the Index Data requires a direct license from MSCI. None of the Index Data is intended to constitute investment advice or a recommendation to make (or refrain from making) any kind of investment decision and may not be relied on as such.

**MSCI EAFE™ Value Index(net)**

MSCI EAFETM Value Index(net) measures the performance of the value large and mid cap segments of developed markets, excluding the US & Canada equity securities. It is free float-adjusted market-capitalization weighted. The returns shown in the performance chart are calculated with dividends reinvested and are net of foreign withholding tax. MSCI has not approved, reviewed or produced this report, makes no express or implied warranties or representations and is not liable whatsoever for any data in the report. You may not redistribute the MSCI data or use it as a basis for other indices or investment products. Certain information contained in this product or report is derived by PGIM, Inc. in part from MSCI's EAFE, Emerging Markets™, Europe ex U.K., Japan Net Dividend, Pacific Ex Japan Net Dividend and/or United Kingdom Net Dividend Index (the "Index Data"). However, MSCI has not reviewed this product or report, and MSCI does not endorse or express any opinion regarding this product or report or any analysis or other information contained herein or the author or source of any such information or analysis. Neither MSCI nor any third party involved in or related to the computing or compiling of the Index Data makes any express or implied warranties, representations or guarantees concerning the Index Data or any information or data derived there from, and in no event shall MSCI or any third party have any liability for any direct, indirect, special, punitive, consequential or any other damages (including lost profits) relating to any use of this information. Any use of the Index Data requires a direct license from MSCI. None of the Index Data is intended to constitute investment advice or a recommendation to make (or refrain from making) any kind of investment decision and may not be relied on as such.

**MSCI Emerging Markets™ Index(net)**

The MSCI Emerging Markets™ Index measures the performance of the large and mid cap segments of emerging market equity securities. It is free float-adjusted market-capitalization weighted. MSCI has not approved, reviewed or produced this report, makes no express or implied warranties or representations and is not liable whatsoever for any data in the report. You may not redistribute the MSCI data or use it as a basis for other indices or investment products. Certain information contained in this product or report is derived by PGIM, Inc. in part from MSCI's EAFE, Emerging Markets™, Europe ex U.K., Japan Net Dividend, Pacific Ex Japan Net Dividend and/or United Kingdom Net Dividend Index (the "Index Data"). However, MSCI has not reviewed this product or report, and MSCI does not endorse or express any opinion regarding this product or report or any analysis or other information contained herein or the author or source of any such information or analysis. Neither MSCI nor any third party involved in or related to the computing or compiling of the Index Data makes any express or implied warranties, representations or guarantees concerning the Index Data or any information or data derived there from, and in no event shall MSCI or any third party have any liability for any direct, indirect, special, punitive, consequential or any other damages (including lost profits) relating to any use of this information. Any use of the Index Data requires a direct license from MSCI. None of the Index Data is intended to constitute investment advice or a recommendation to make (or refrain from making) any kind of investment decision and may not be relied on as such.

**MSCI US REIT Index**

The MSCI US REIT Index measures the performance of the large, mid and small cap segments of the US equity securities. It is comprised of Equity REITs securities and based on the MSCI USA Investable Market Index, with the exception of Mortgage REIT and selected Specialized REITs. The index represents approximately most of the US REIT universe and securities are classified in the REIT sector according to the Global Industry Classification Standard. It is a free float market capitalization weighted index.

**MSCI World™ Index(net)**

MSCI World™ Index(net) is a free float-adjusted market capitalization weighted index that is designed to measure the equity market performance of developed markets (includes 24 countries in the North America, Europe, and Asia/Pacific region). MSCI has not approved, reviewed or produced this report, makes no express or implied warranties or representations and is not liable whatsoever for any data in the report. You may not redistribute the MSCI data or use it as a basis for other indices or investment products. Certain information contained in this product or report is derived by PGIM, Inc. in part from MSCI's EAFE, Emerging Markets™, Europe ex U.K., Japan Net Dividend, Pacific Ex Japan Net Dividend and/or United Kingdom Net Dividend Index (the "Index Data"). However, MSCI has not reviewed this product or report, and MSCI does not endorse or express any opinion regarding this product or report or any analysis or other information contained herein or the author or source of any such information or analysis. Neither MSCI nor any third party involved in or related to the computing or compiling of the Index Data makes any express or implied warranties, representations or guarantees concerning the Index Data or any information or data derived there from, and in no event shall MSCI or any third party have any liability for any direct, indirect, special, punitive, consequential or any other damages (including lost profits) relating to any use of this information. Any use of the Index Data requires a direct license from MSCI. None of the Index Data is intended to constitute investment advice or a recommendation to make (or refrain from making) any kind of investment decision and may not be relied on as such.

**MSCI World™ Value Index(net)**

MSCI World™ Value Index(net): A market capitalization-weighted index comprised of that half of the MSCI World Index based upon a two dimensional framework for style segmentation in which value and growth securities are categorized using different attributes – three for value and five for growth including forward looking variables.

**Prudential Day One 2010 Fund Benchmark**

The custom benchmark reflects the normal weighted average of the respective Day One Fund's stock/non-traditional assets/bond/cash allocation, as represented by the S&P 1500 Composite Index, the Russell Developed ex North America Large Cap Index, the MSCI Emerging Markets Net Dividend Index, the Bloomberg Commodities Index, the PRREF Composite Index, the Bloomberg Barclays U.S. Treasury Inflation-Protected Securities (TIPS) Index (Series-L), the Bloomberg Barclays U.S. Aggregate Bond Index and the Citigroup Three Month T-Bill. Effective January 1, 2013, the International asset class is represented in the mandate benchmark by the Russell Developed ex North America Large Cap Index, replacing the MSCI EAFE Net Dividend Index. Because the asset allocation of each Fund changes over time, the custom benchmark allocations also change over time.

**Prudential Day One 2015 Fund Benchmark**

The custom benchmark reflects the normal weighted average of the respective Day One Fund's stock/non-traditional assets/bond/cash allocation, as represented by the S&P 1500 Composite Index, the Russell Developed ex North America Large Cap Index, the MSCI Emerging Markets Net Dividend Index, the Bloomberg Commodities Index, the PRREF Composite Index, the Bloomberg Barclays U.S. Treasury Inflation-Protected Securities (TIPS) Index (Series-L), the Bloomberg Barclays U.S. Aggregate Bond Index and the Citigroup Three Month T-Bill. Effective January 1, 2013, the International asset class is represented in the mandate benchmark by the Russell Developed ex North America Large Cap Index, replacing the MSCI EAFE Net Dividend Index. Because the asset allocation of each Fund changes over time, the custom benchmark allocations also change over time.

**Prudential Day One 2020 Fund Benchmark**

The custom benchmark reflects the normal weighted average of the respective Day One Fund's stock/non-traditional assets/bond/cash allocation, as represented by the S&P 1500 Composite Index, the Russell Developed ex North America Large Cap Index, the MSCI Emerging Markets Net Dividend Index, the Bloomberg Commodities Index, the PRREF Composite Index, the Bloomberg Barclays U.S. Treasury Inflation-Protected Securities (TIPS) Index (Series-L), the Bloomberg Barclays U.S. Aggregate Bond Index and the Citigroup Three Month T-Bill. Effective January 1, 2013, the International asset class is represented in the mandate benchmark by the Russell Developed ex North America Large Cap Index, replacing the MSCI EAFE Net Dividend Index. Because the asset allocation of each Fund changes over time, the custom benchmark allocations also change over time.

**Prudential Day One 2025 Fund Benchmark**

The custom benchmark reflects the normal weighted average of the respective Day One Fund's stock/non-traditional assets/bond/cash allocation, as represented by the S&P 1500 Composite Index, the Russell Developed ex North America Large Cap Index, the MSCI Emerging Markets Net Dividend Index, the Bloomberg Commodities Index, the PRREF Composite Index, the Bloomberg Barclays U.S. Treasury Inflation-Protected Securities (TIPS) Index (Series-L), the Bloomberg Barclays U.S. Aggregate Bond Index and the Citigroup Three Month T-Bill. Effective January 1, 2013, the International asset class is represented in the mandate benchmark by the Russell Developed ex North America Large Cap Index, replacing the MSCI EAFE Net Dividend Index. Because the asset allocation of each Fund changes over time, the custom benchmark allocations also change over time.

**Prudential Day One 2030 Fund Benchmark**

The custom benchmark reflects the normal weighted average of the respective Day One Fund's stock/non-traditional assets/bond/cash allocation, as represented by the S&P 1500 Composite Index, the Russell Developed ex North America Large Cap Index, the MSCI Emerging Markets Net Dividend Index, the Bloomberg Commodities Index, the PRREF Composite Index, the Bloomberg Barclays U.S. Treasury Inflation-Protected Securities (TIPS) Index (Series-L), the Bloomberg Barclays U.S. Aggregate Bond Index and the Citigroup Three Month T-Bill. Effective January 1, 2013, the International asset class is represented in the mandate benchmark by the Russell Developed ex North America Large Cap Index, replacing the MSCI EAFE Net Dividend Index. Because the asset allocation of each Fund changes over time, the custom benchmark allocations also change over time.

**Prudential Day One 2035 Fund Benchmark**

The custom benchmark reflects the normal weighted average of the respective Day One Fund's stock/non-traditional assets/bond/cash allocation, as represented by the S&P 1500 Composite Index, the Russell Developed ex North America Large Cap Index, the MSCI Emerging Markets Net Dividend Index, the Bloomberg Commodities Index, the PRREF Composite Index, the Bloomberg Barclays U.S. Treasury Inflation-Protected Securities (TIPS) Index (Series-L), the Bloomberg Barclays U.S. Aggregate Bond Index and the Citigroup Three Month T-Bill. Effective January 1, 2013, the International asset class is represented in the mandate benchmark by the Russell Developed ex North America Large Cap Index, replacing the MSCI EAFE Net Dividend Index. Because the asset allocation of each Fund changes over time, the custom benchmark allocations also change over time.

**Prudential Day One 2040 Fund Benchmark**

The custom benchmark reflects the normal weighted average of the respective Day One Fund's stock/non-traditional assets/bond/cash allocation, as represented by the S&P 1500 Composite Index, the Russell Developed ex North America Large Cap Index, the MSCI Emerging Markets Net Dividend Index, the Bloomberg Commodities Index, the PRREF Composite Index, the Bloomberg Barclays U.S. Treasury Inflation-Protected Securities (TIPS) Index (Series-L), the Bloomberg Barclays U.S. Aggregate Bond Index and the Citigroup Three Month T-Bill. Effective January 1, 2013, the International asset class is represented in the mandate benchmark by the Russell Developed ex North America Large Cap Index, replacing the MSCI EAFE Net Dividend Index. Because the asset allocation of each Fund changes over time, the custom benchmark allocations also change over time.

**Prudential Day One 2045 Fund Benchmark**

The custom benchmark reflects the normal weighted average of the respective Day One Fund's stock/non-traditional assets/bond/cash allocation, as represented by the S&P 1500 Composite Index, the Russell Developed ex North America Large Cap Index, the MSCI Emerging Markets Net Dividend Index, the Bloomberg Commodities Index, the PRREF Composite Index, the Bloomberg Barclays U.S. Treasury Inflation-Protected Securities (TIPS) Index (Series-L), the Bloomberg Barclays U.S. Aggregate Bond Index and the Citigroup Three Month T-Bill. Effective January 1, 2013, the International asset class is represented in the mandate benchmark by the Russell Developed ex North America Large Cap Index, replacing the MSCI EAFE Net Dividend Index. Because the asset allocation of each Fund changes over time, the custom benchmark allocations also change over time.

**Prudential Day One 2050 Fund Benchmark**

The custom benchmark reflects the normal weighted average of the respective Day One Fund's stock/non-traditional assets/bond/cash allocation, as represented by the S&P 1500 Composite Index, the Russell Developed ex North America Large Cap Index, the MSCI Emerging Markets Net Dividend Index, the Bloomberg Commodities Index, the PRREF Composite Index, the Bloomberg Barclays U.S. Treasury Inflation-Protected Securities (TIPS) Index (Series-L), the Bloomberg Barclays U.S. Aggregate Bond Index and the Citigroup Three Month T-Bill. Effective January 1, 2013, the International asset class is represented in the mandate benchmark by the Russell Developed ex North America Large Cap Index, replacing the MSCI EAFE Net Dividend Index. Because the asset allocation of each Fund changes over time, the custom benchmark allocations also change over time.

**Prudential Day One 2055 Fund Benchmark**

The custom benchmark reflects the normal weighted average of the respective Day One Fund's stock/non-traditional assets/bond/cash allocation, as represented by the S&P 1500 Composite Index, the Russell Developed ex North America Large Cap Index, the MSCI Emerging Markets Net Dividend Index, the Bloomberg Commodities Index, the PRREF Composite Index, the Barclays U.S. Treasury Inflation-Protected Securities (TIPS) Index (Series-L), the Barclays U.S. Aggregate Bond Index and the Citigroup Three Month T-Bill. Effective January 1, 2013, the International asset class is represented in the mandate benchmark by the Russell Developed ex North America Large Cap Index, replacing the MSCI EAFE Net Dividend Index. Because the asset allocation of each Fund changes over time, the custom benchmark allocations also change over time.

**Prudential Day One 2060 Fund Benchmark**

The custom benchmark reflects the normal weighted average of the respective Day One Fund's stock/non-traditional assets/bond/cash allocation, as represented by the S&P 1500 Composite Index, the Russell Developed ex North America Large Cap Index, the MSCI Emerging Markets Net Dividend Index, the Bloomberg Commodities Index, the PRREF Composite Index, the Bloomberg Barclays U.S. Treasury Inflation-Protected Securities (TIPS) Index (Series-L), the Bloomberg Barclays U.S. Aggregate Bond Index and the Citigroup Three Month T-Bill. Effective January 1, 2013, the International asset class is represented in the mandate benchmark by the Russell Developed ex North America Large Cap Index, replacing the MSCI EAFE Net Dividend Index. Because the asset allocation of each Fund changes over time, the custom benchmark allocations also change over time.

**Prudential Day One Income Fund Benchmark**

The custom benchmark reflects the normal weighted average of the respective Day One Fund's stock/non-traditional assets/bond/cash allocation, as represented by the S&P 1500 Composite Index, the Russell Developed ex North America Large Cap Index, the MSCI Emerging Markets Net Dividend Index, the Bloomberg Commodities Index, the PRREF Composite Index, the Bloomberg Barclays U.S. Treasury Inflation-Protected Securities (TIPS) Index (Series-L), the Bloomberg Barclays U.S. Aggregate Bond Index and the Citigroup Three Month T-Bill. Effective January 1, 2013, the International asset class is represented in the mandate benchmark by the Russell Developed ex North America Large Cap Index, replacing the MSCI EAFE Net Dividend Index. Because the asset allocation of each Fund changes over time, the custom benchmark allocations also change over time.

**Prudential Day One IncomeFlex Target 2010 Benchmark**

The custom benchmark reflects the normal weighted average of the respective Day One Fund's stock/non-traditional assets/bond/cash allocation, as represented by the S&P 1500 Composite Index, the Russell Developed ex North America Large Cap Index, the MSCI Emerging Markets Net Dividend Index, the Bloomberg Commodities Index, the PRREF Composite Index, the Bloomberg Barclays U.S. Treasury Inflation-Protected Securities (TIPS) Index (Series-L), the Bloomberg Barclays U.S. Aggregate Bond Index and the Citigroup Three Month T-Bill. Effective January 1, 2013, the International asset class is represented in the mandate benchmark by the Russell Developed ex North America Large Cap Index, replacing the MSCI EAFE Net Dividend Index. Because the asset allocation of each Fund changes over time, the custom benchmark allocations also change over time.

**Prudential Day One IncomeFlex Target 2015 Benchmark**

The custom benchmark reflects the normal weighted average of the respective Day One Fund's stock/non-traditional assets/bond/cash allocation, as represented by the S&P 1500 Composite Index, the Russell Developed ex North America Large Cap Index, the MSCI Emerging Markets Net Dividend Index, the Bloomberg Commodities Index, the PRREF Composite Index, the Bloomberg Barclays U.S. Treasury Inflation-Protected Securities (TIPS) Index (Series-L), the Bloomberg Barclays U.S. Aggregate Bond Index and the Citigroup Three Month T-Bill. Effective January 1, 2013, the International asset class is represented in the mandate benchmark by the Russell Developed ex North America Large Cap Index, replacing the MSCI EAFE Net Dividend Index. Because the asset allocation of each Fund changes over time, the custom benchmark allocations also change over time.

**Prudential Day One IncomeFlex Target 2020 Benchmark**

The custom benchmark reflects the normal weighted average of the respective Day One Fund's stock/non-traditional assets/bond/cash allocation, as represented by the S&P 1500 Composite Index, the Russell Developed ex North America Large Cap Index, the MSCI Emerging Markets Net Dividend Index, the Bloomberg Commodities Index, the PRREF Composite Index, the Bloomberg Barclays U.S. Treasury Inflation-Protected Securities (TIPS) Index (Series-L), the Bloomberg Barclays U.S. Aggregate Bond Index and the Citigroup Three Month T-Bill. Effective January 1, 2013, the International asset class is represented in the mandate benchmark by the Russell Developed ex North America Large Cap Index, replacing the MSCI EAFE Net Dividend Index. Because the asset allocation of each Fund changes over time, the custom benchmark allocations also change over time.

**Prudential Day One IncomeFlex Target 2025 Benchmark**

The custom benchmark reflects the normal weighted average of the respective Day One Fund's stock/non-traditional assets/bond/cash allocation, as represented by the S&P 1500 Composite Index, the Russell Developed ex North America Large Cap Index, the MSCI Emerging Markets Net Dividend Index, the Bloomberg Commodities Index, the PRREF Composite Index, the Bloomberg Barclays U.S. Treasury Inflation-Protected Securities (TIPS) Index (Series-L), the Bloomberg Barclays U.S. Aggregate Bond Index and the Citigroup Three Month T-Bill. Effective January 1, 2013, the International asset class is represented in the mandate benchmark by the Russell Developed ex North America Large Cap Index, replacing the MSCI EAFE Net Dividend Index. Because the asset allocation of each Fund changes over time, the custom benchmark allocations also change over time.

**Prudential Day One IncomeFlex Target 2030 Benchmark**

The custom benchmark reflects the normal weighted average of the respective Day One Fund's stock/non-traditional assets/bond/cash allocation, as represented by the S&P 1500 Composite Index, the Russell Developed ex North America Large Cap Index, the MSCI Emerging Markets Net Dividend Index, the Bloomberg Commodities Index, the PRREF Composite Index, the Bloomberg Barclays U.S. Treasury Inflation-Protected Securities (TIPS) Index (Series-L), the Bloomberg Barclays U.S. Aggregate Bond Index and the Citigroup Three Month T-Bill. Effective January 1, 2013, the International asset class is represented in the mandate benchmark by the Russell Developed ex North America Large Cap Index, replacing the MSCI EAFE Net Dividend Index. Because the asset allocation of each Fund changes over time, the custom benchmark allocations also change over time.

**Prudential Day One IncomeFlex Target 2035 Benchmark**

The custom benchmark reflects the normal weighted average of the respective Day One Fund's stock/non-traditional assets/bond/cash allocation, as represented by the S&P 1500 Composite Index, the Russell Developed ex North America Large Cap Index, the MSCI Emerging Markets Net Dividend Index, the Bloomberg Commodities Index, the PRREF Composite Index, the Bloomberg Barclays U.S. Treasury Inflation-Protected Securities (TIPS) Index (Series-L), the Bloomberg Barclays U.S. Aggregate Bond Index and the Citigroup Three Month T-Bill. Effective January 1, 2013, the International asset class is represented in the mandate benchmark by the Russell Developed ex North America Large Cap Index, replacing the MSCI EAFE Net Dividend Index. Because the asset allocation of each Fund changes over time, the custom benchmark allocations also change over time.

**Prudential Day One IncomeFlex Target 2040 Benchmark**

The custom benchmark reflects the normal weighted average of the respective Day One Fund's stock/non-traditional assets/bond/cash allocation, as represented by the S&P 1500 Composite Index, the Russell Developed ex North America Large Cap Index, the MSCI Emerging Markets Net Dividend Index, the Bloomberg Commodities Index, the PRREF Composite Index, the Bloomberg Barclays U.S. Treasury Inflation-Protected Securities (TIPS) Index (Series-L), the Bloomberg Barclays U.S. Aggregate Bond Index and the Citigroup Three Month T-Bill. Effective January 1, 2013, the International asset class is represented in the mandate benchmark by the Russell Developed ex North America Large Cap Index, replacing the MSCI EAFE Net Dividend Index. Because the asset allocation of each Fund changes over time, the custom benchmark allocations also change over time.

**Prudential Day One IncomeFlex Target 2045 Benchmark**

The custom benchmark reflects the normal weighted average of the respective underlying Fund's stock/non-traditional assets/bond/cash allocation, as represented by the S&P 1500 Composite Index, the Russell Developed ex North America Large Cap Index, the MSCI Emerging Markets Net Dividend Index, the Bloomberg Commodities Index, the PRREF Composite Index, the Bloomberg Barclays U.S. Treasury Inflation-Protected Securities (TIPS) Index (Series-L), the Bloomberg Barclays U.S. Aggregate Bond Index and the Citigroup Three Month T-Bill. Effective January 1, 2013, the International asset class is represented in the mandate benchmark by the Russell Developed ex North America Large Cap Index, replacing the MSCI EAFE Net Dividend Index. Because the asset allocation of each Fund changes over time, the custom benchmark allocations also change over time.

**Prudential Day One IncomeFlex Target 2050 Benchmark**

The custom benchmark reflects the normal weighted average of the respective underlying Fund's stock/non-traditional assets/bond/cash allocation, as represented by the S&P 1500 Composite Index, the Russell Developed ex North America Large Cap Index, the MSCI Emerging Markets Net Dividend Index, the Bloomberg Commodities Index, the PRREF Composite Index, the Bloomberg Barclays U.S. Treasury Inflation-Protected Securities (TIPS) Index (Series-L), the Bloomberg Barclays U.S. Aggregate Bond Index and the Citigroup Three Month T-Bill. Effective January 1, 2013, the International asset class is represented in the mandate benchmark by the Russell Developed ex North America Large Cap Index, replacing the MSCI EAFE Net Dividend Index. Because the asset allocation of each Fund changes over time, the custom benchmark allocations also change over time.

**Prudential Day One IncomeFlex Target 2055 Benchmark**

The custom benchmark reflects the normal weighted average of the respective Day One Fund's stock/non-traditional assets/bond/cash allocation, as represented by the S&P 1500 Composite Index, the Russell Developed ex North America Large Cap Index, the MSCI Emerging Markets Net Dividend Index, the Bloomberg Commodities Index, the PRREF Composite Index, the Bloomberg Barclays U.S. Treasury Inflation-Protected Securities (TIPS) Index (Series-L), the Bloomberg Barclays U.S. Aggregate Bond Index and the Citigroup Three Month T-Bill. Effective January 1, 2013, the International asset class is represented in the mandate benchmark by the Russell Developed ex North America Large Cap Index, replacing the MSCI EAFE Net Dividend Index. Because the asset allocation of each Fund changes over time, the custom benchmark allocations also change over time.

**Prudential Day One IncomeFlex Target 2060 Benchmark**

The custom benchmark reflects the normal weighted average of the respective Day One Fund's stock/non-traditional assets/bond/cash allocation, as represented by the S&P 1500 Composite Index, the Russell Developed ex North America Large Cap Index, the MSCI Emerging Markets Net Dividend Index, the Bloomberg Commodities Index, the PRREF Composite Index, the Bloomberg Barclays U.S. Treasury Inflation-Protected Securities (TIPS) Index (Series-L), the Bloomberg Barclays U.S. Aggregate Bond Index and the Citigroup Three Month T-Bill. Effective January 1, 2013, the International asset class is represented in the mandate benchmark by the Russell Developed ex North America Large Cap Index, replacing the MSCI EAFE Net Dividend Index. Because the asset allocation of each Fund changes over time, the custom benchmark allocations also change over time.



**Prudential Day One IncomeFlex Target Bal Benchmark**

The custom benchmark reflects the normal weighted average of the respective Day One Fund's stock/non-traditional assets/bond/cash allocation, as represented by the S&P 1500 Composite Index, the Russell Developed ex North America Large Cap Index, the MSCI Emerging Markets Net Dividend Index, the Bloomberg Commodities Index, the PRREF Composite Index, the Bloomberg Barclays U.S. Treasury Inflation-Protected Securities (TIPS) Index (Series-L), the Bloomberg Barclays U.S. Aggregate Bond Index and the Citigroup Three Month T-Bill. Effective January 1, 2013, the International asset class is represented in the mandate benchmark by the Russell Developed ex North America Large Cap Index, replacing the MSCI EAFE Net Dividend Index. Because the asset allocation of each Fund changes over time, the custom benchmark allocations also change over time.

**Prudential Real Assets Custom Benchmark**

This index is composed of future contracts on physical commodities traded on U.S. exchanges, with the exception of aluminum, nickel and zinc, which trade on the London Metal Exchange.

**Retirement Goal 2010 Primary Benchmark**

The custom benchmark for the Fund is a pro rata combination of the benchmarks for the Fund's underlying asset classes, based on the normal asset allocation for each Fund. The benchmark reflects the weighted average of the Fund's U.S. stock/international stock/bond/cash allocation, as represented by the Russell 3000 Index, the MSCI EAFE Index, the Bloomberg Barclays U.S. Aggregate Bond Index and the Citigroup 3-Month T-Bill Index, respectively. Because the asset allocation of each Fund changes over time, the custom benchmark allocations also change over time. MSCI has not approved, reviewed or produced this report, makes no express or implied warranties or representations and is not liable whatsoever for any data in the report. You may not redistribute the MSCI data or use it as a basis for other indices or investment products. Certain information contained in this product or report is derived by PGIM, Inc. in part from MSCI's EAFE, Emerging Markets™, Europe ex U.K., Japan Net Dividend, Pacific Ex Japan Net Dividend and/or United Kingdom Net Dividend Index (the "Index Data"). However, MSCI has not reviewed this product or report, and MSCI does not endorse or express any opinion regarding this product or report or any analysis or other information contained herein or the author or source of any such information or analysis. Neither MSCI nor any third party involved in or related to the computing or compiling of the Index Data makes any express or implied warranties, representations or guarantees concerning the Index Data or any information or data derived there from, and in no event shall MSCI or any third party have any liability for any direct, indirect, special, punitive, consequential or any other damages (including lost profits) relating to any use of this information. Any use of the Index Data requires a direct license from MSCI. None of the Index Data is intended to constitute investment advice or a recommendation to make (or refrain from making) any kind of investment decision and may not be relied on as such.

**Retirement Goal 2020 Primary Benchmark**

The custom benchmark for the Fund is a pro rata combination of the benchmarks for the Fund's underlying asset classes, based on the normal asset allocation for each Fund. The benchmark reflects the weighted average of the Fund's U.S. stock/international stock/bond/cash allocation, as represented by the Russell 3000 Index, the MSCI EAFE Index, the Bloomberg Barclays U.S. Aggregate Bond Index and the Citigroup 3-Month T-Bill Index, respectively. Because the asset allocation of each Fund changes over time, the custom benchmark allocations also change over time. MSCI has not approved, reviewed or produced this report, makes no express or implied warranties or representations and is not liable whatsoever for any data in the report. You may not redistribute the MSCI data or use it as a basis for other indices or investment products. Certain information contained in this product or report is derived by PGIM, Inc. in part from MSCI's EAFE, Emerging Markets™, Europe ex U.K., Japan Net Dividend, Pacific Ex Japan Net Dividend and/or United Kingdom Net Dividend Index (the "Index Data"). However, MSCI has not reviewed this product or report, and MSCI does not endorse or express any opinion regarding this product or report or any analysis or other information contained herein or the author or source of any such information or analysis. Neither MSCI nor any third party involved in or related to the computing or compiling of the Index Data makes any express or implied warranties, representations or guarantees concerning the Index Data or any information or data derived there from, and in no event shall MSCI or any third party have any liability for any direct, indirect, special, punitive, consequential or any other damages (including lost profits) relating to any use of this information. Any use of the Index Data requires a direct license from MSCI. None of the Index Data is intended to constitute investment advice or a recommendation to make (or refrain from making) any kind of investment decision and may not be relied on as such.

**Retirement Goal 2030 Primary Benchmark**

The custom benchmark for the Fund is a pro rata combination of the benchmarks for the Fund's underlying asset classes, based on the normal asset allocation for each Fund. The benchmark reflects the weighted average of the Fund's U.S. stock/international stock/bond/cash allocation, as represented by the Russell 3000 Index, the MSCI EAFE Index, the Bloomberg Barclays U.S. Aggregate Bond Index and the Citigroup 3-Month T-Bill Index, respectively. Because the asset allocation of each Fund changes over time, the custom benchmark allocations also change over time. MSCI has not approved, reviewed or produced this report, makes no express or implied warranties or representations and is not liable whatsoever for any data in the report. You may not redistribute the MSCI data or use it as a basis for other indices or investment products. Certain information contained in this product or report is derived by PGIM, Inc. in part from MSCI's EAFE, Emerging Markets™, Europe ex U.K., Japan Net Dividend, Pacific Ex Japan Net Dividend and/or United Kingdom Net Dividend Index (the "Index Data"). However, MSCI has not reviewed this product or report, and MSCI does not endorse or express any opinion regarding this product or report or any analysis or other information contained herein or the author or source of any such information or analysis. Neither MSCI nor any third party involved in or related to the computing or compiling of the Index Data makes any express or implied warranties, representations or guarantees concerning the Index Data or any information or data derived there from, and in no event shall MSCI or any third party have any liability for any direct, indirect, special, punitive, consequential or any other damages (including lost profits) relating to any use of this information. Any use of the Index Data requires a direct license from MSCI. None of the Index Data is intended to constitute investment advice or a recommendation to make (or refrain from making) any kind of investment decision and may not be relied on as such.

**Retirement Goal 2040 Primary Benchmark**

The custom benchmark for the Fund is a pro rata combination of the benchmarks for the Fund's underlying asset classes, based on the normal asset allocation for each Fund. The benchmark reflects the weighted average of the Fund's U.S. stock/international stock/bond/cash allocation, as represented by the Russell 3000 Index, the MSCI EAFE Index, the Bloomberg Barclays U.S. Aggregate Bond Index and the Citigroup 3-Month T-Bill Index, respectively. Because the asset allocation of each Fund changes over time, the custom benchmark allocations also change over time. MSCI has not approved, reviewed or produced this report, makes no express or implied warranties or representations and is not liable whatsoever for any data in the report. You may not redistribute the MSCI data or use it as a basis for other indices or investment products. Certain information contained in this product or report is derived by PGIM, Inc. in part from MSCI's EAFE, Emerging Markets™, Europe ex U.K., Japan Net Dividend, Pacific Ex Japan Net Dividend and/or United Kingdom Net Dividend Index (the "Index Data"). However, MSCI has not reviewed this product or report, and MSCI does not endorse or express any opinion regarding this product or report or any analysis or other information contained herein or the author or source of any such information or analysis. Neither MSCI nor any third party involved in or related to the computing or compiling of the Index Data makes any express or implied warranties, representations or guarantees concerning the Index Data or any information or data derived there from, and in no event shall MSCI or any third party have any liability for any direct, indirect, special, punitive, consequential or any other damages (including lost profits) relating to any use of this information. Any use of the Index Data requires a direct license from MSCI. None of the Index Data is intended to constitute investment advice or a recommendation to make (or refrain from making) any kind of investment decision and may not be relied on as such.

**Retirement Goal 2050 Primary Benchmark**

The custom benchmark for the Fund is a pro rata combination of the benchmarks for the Fund's underlying asset classes, based on the normal asset allocation for each Fund. The benchmark reflects the weighted average of the Fund's U.S. stock/international stock/bond/cash allocation, as represented by the Russell 3000 Index, the MSCI EAFE Index, the Bloomberg Barclays U.S. Aggregate Bond Index and the Citigroup 3-Month T-Bill Index, respectively. Because the asset allocation of each Fund changes over time, the custom benchmark allocations also change over time.

**Retirement Goal 2060 Primary Benchmark**

The custom benchmark for the Fund is a pro rata combination of the benchmarks for the Fund's underlying asset classes, based on the normal asset allocation for each Fund. The benchmark reflects the weighted average of the Fund's U.S. stock/international stock/bond/cash allocation, as represented by the Russell 3000 Index, the MSCI EAFE Index, the Barclays U.S. Aggregate Bond Index and the Citigroup 3-Month T-Bill Index, respectively. Because the asset allocation of each Fund changes over time, the custom benchmark allocations also change over time.

**Retirement Goal Income Primary Benchmark**

The custom benchmark for the Fund is a pro rata combination of the benchmarks for the Fund's underlying asset classes, based on the normal asset allocation for each Fund. The benchmark reflects the weighted average of the Fund's U.S. stock/international stock/bond/cash allocation, as represented by the Russell 3000 Index, the MSCI EAFE Index, the Bloomberg Barclays U.S. Aggregate Bond Index and the Citigroup 3-Month T-Bill Index, respectively. Because the asset allocation of each Fund changes over time, the custom benchmark allocations also change over time.

**Russell 1000™ Growth Index**

The Russell 1000™ Growth Index is a market capitalization-weighted index that measures the performance of those Russell 1000 companies with higher price-to-book ratios and higher forecasted growth rates.

**Russell 1000™ Index**

The Russell 1000™ Index is a market-capitalization weighted index that measures the performance of the 1,000 largest companies in the Russell 3000® Index.

**Russell 1000™ Value Index**

The Russell 1000™ Value Index is a market capitalization-weighted index that measures the performance of those Russell 1000 companies with lower price-to-book ratios and lower forecasted growth rates.

**Russell 2000™ Growth Index**

The Russell 2000™ Growth Index is a market capitalization-weighted index that measures the performance of those Russell 2000 companies with higher price-to-book ratios and higher forecasted growth rates.

**Russell 2000™ Index**

The Russell 2000™ Index is a market capitalization-weighted index that measures the performance of the 2000 smallest companies in the Russell 3000® Index.

**Russell 2000™ Value Index**

The Russell 2000™ Value Index is a market capitalization-weighted index that measures the performance of those Russell 2000 companies with lower price-to-book ratios and lower forecasted growth rates.

**Russell 2500™ Value Index**

The Russell 2500™ Value Index measures the performance of the small to mid-cap value segment of the US equity universe. It includes Russell 2500 index companies with lower price-to-book and lower forecasted growth values. It is market-capitalization weighted.

**Russell Developed ex-North America Large Cap Index (net)**

The Russell Developed ex-North America Large Cap Index measures the performance of the large cap segment of global developed equity markets, excluding companies assigned to the U.S. It is a subcomponent of the Russell Global Index, which is designed to capture 98% of the global equity market capitalization available to institutional investors.

**Russell Midcap™ Growth Index**

The Russell Midcap™ Growth Index is a market capitalization-weighted index that measures the performance of those Russell Midcap companies with higher price-to-book ratios and higher forecasted growth rates. The stocks are also members of the Russell 1000® Growth Index.

**Russell Midcap™ Index**

The Russell Midcap™ Index is a market capitalization-weighted index that measures the performance of the mid-cap segment of the U.S. equity universe. The index consists of approximately 800 of the smallest companies in the Russell 1000® Index.

**Russell Midcap™ Value Index**

The Russell Midcap™ Value index is a market capitalization-weighted index that measures the performance of those Russell Midcap companies with lower price-to-book ratios and lower forecasted growth rates. The stocks are also members of the Russell 1000® Value Index.

**S&P 500® Growth Index**

S&P 500® Growth Index: Standard & Poor's and Citigroup cooperate to employ a value calculation, whereby the market capitalization of the S&P 500 Index uses a multi-factor methodology to calculate growth and value in separate dimensions. Style scores are calculated taking standardized measures of 3 growth factors and 4 value factors for each constituent.

**S&P 500® Index**

S&P 500® Index (registered trademark of The McGraw-Hill Companies, Inc.) is an unmanaged index with over US \$5.58 trillion benchmarked (index assets comprising approximately US \$1.31 trillion of this total) that includes 500 leading companies in leading industries of the U.S. economy, capturing 75% coverage of U.S. equities.

**S&P 500® Value Index**

For the S&P 500/Citigroup Value Index, Standard & Poor's and Citigroup cooperate to employ a value calculation, whereby the market capitalization of the S&P 500 Index is divided equally between growth and value. The value component recognizes undervalued companies within the S&P 500 Index, which have lower price/book value ratios. The index is re-balanced semi-annually.

**S&P Composite 1500® Index**

The S&P Composite 1500® Index measures the performance of widely available, liquid stocks in US equity market. It combines three leading indices - S&P 500, S&P MidCap 400, and S&P SmallCap 600, to cover approximately 90% of the US market capitalization.

**S&P Mid Cap 400® Index**

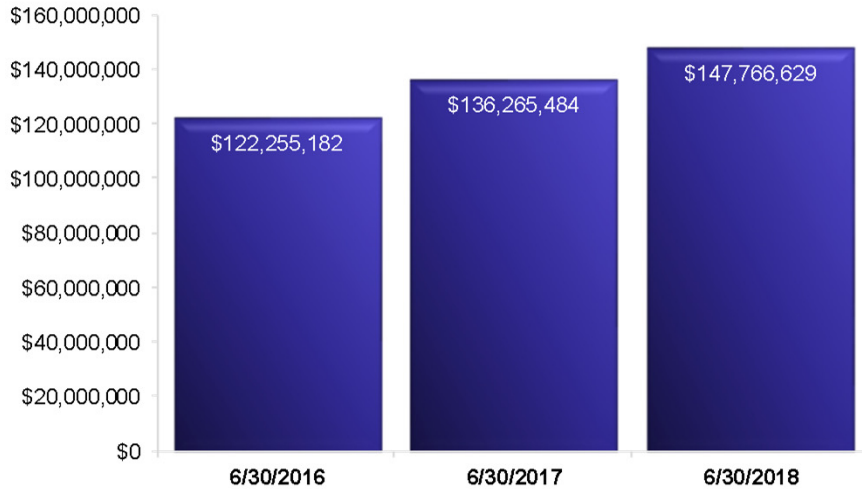
The S&P Mid Cap 400® Index includes 400 companies, and represents about 7% of the U.S. equities market. To be eligible for addition to the index, companies must have a market capitalization between US \$1 billion and US \$4.4 billion.

**Dryden S&P 500 Index Fund**

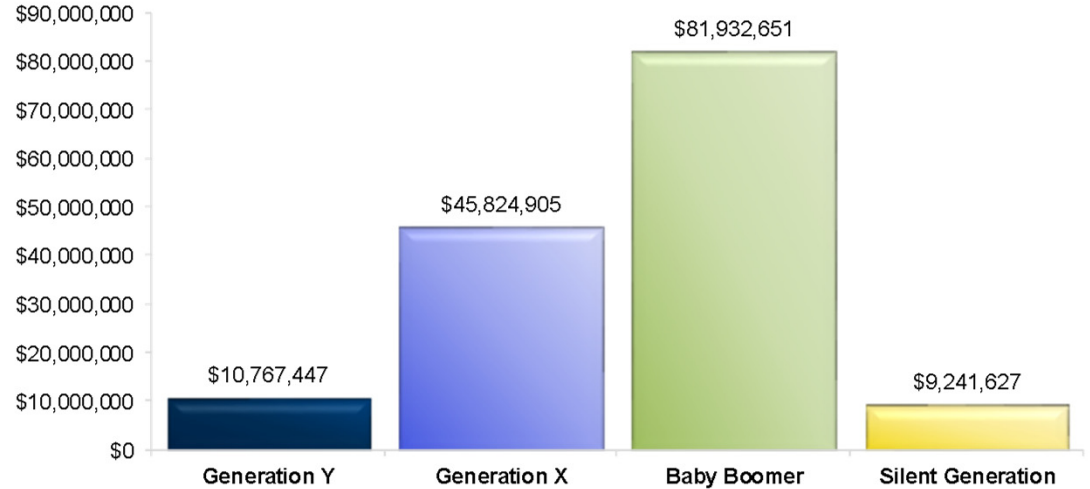
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## **Section III: Dashboard - 006371**

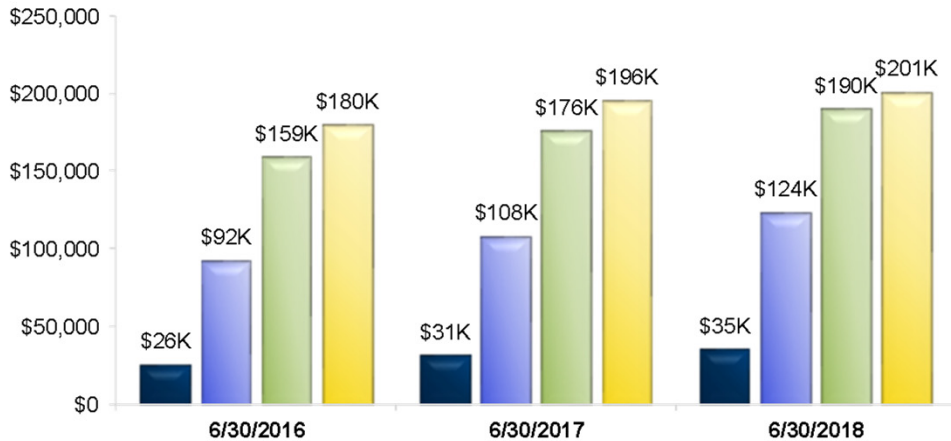
**Total Participant Balances Over 3 Year Period**



**Total Participant Balances By Age Group As Of 06/30/2018**



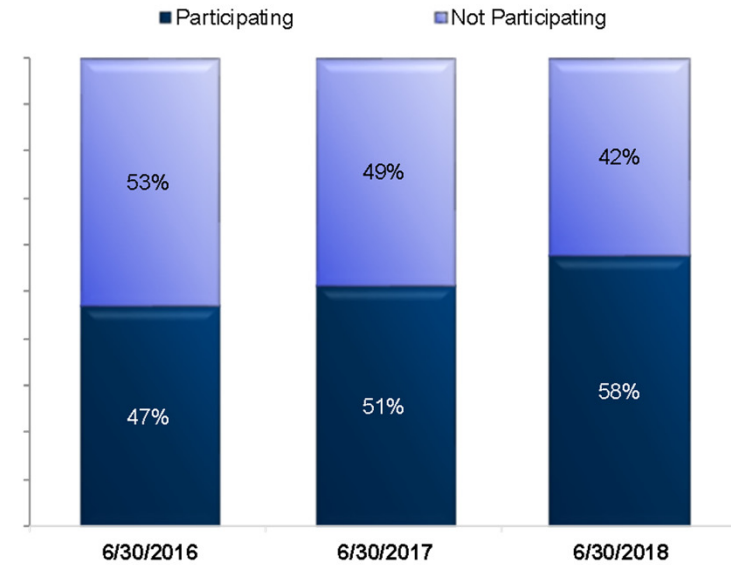
**Average Account Balance By Age Group Over 3 Year Period (\$1,000=1K)**



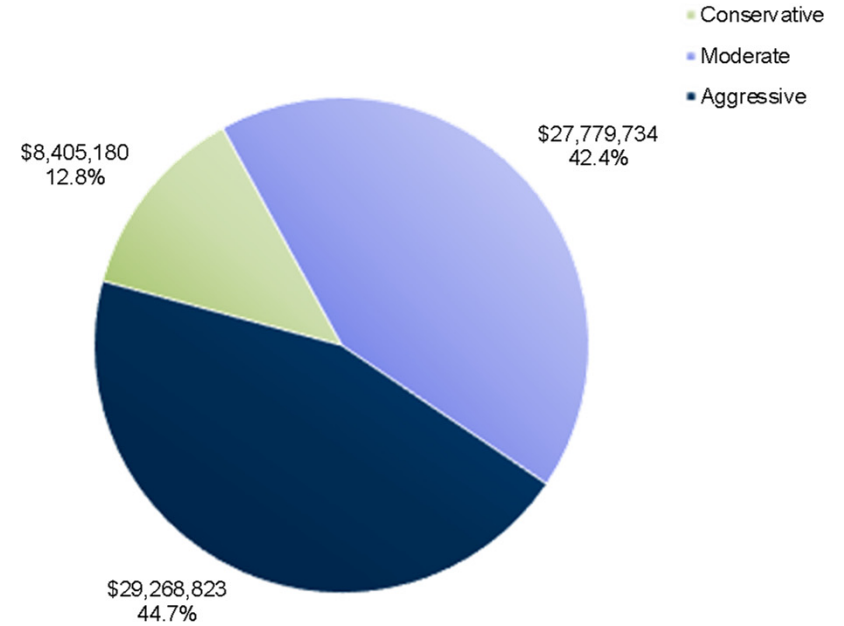
Legend

Total Assets	Generation Y	Generation X	Baby Boomer	Silent Generation
	1980-2000	1965-1979	1946-1964	1925-1945

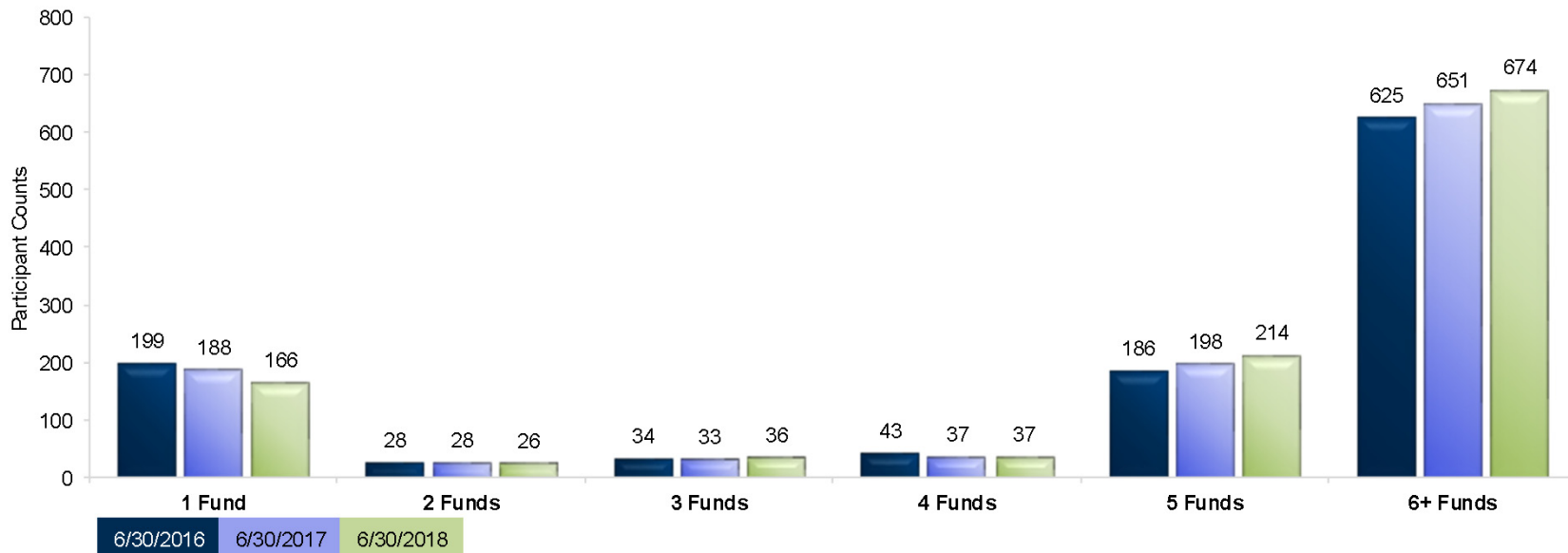
### GoalMaker® Participation Rates



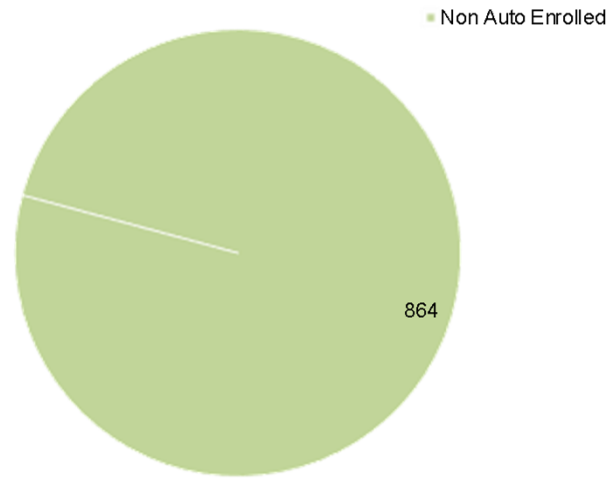
### GoalMaker® Allocations as of 6/30/2018



### Investment Utilization Over 3 Year Period



Current Enrollment Statistics of Active and Suspended Participants As Of 6/30/2018





Assets and contributions reflect actual participant account balances and do not include outstanding loan balances, forfeitures, and / or expense account assets.

Customer should promptly report any inaccuracy or discrepancy to the brokerage firm(s).

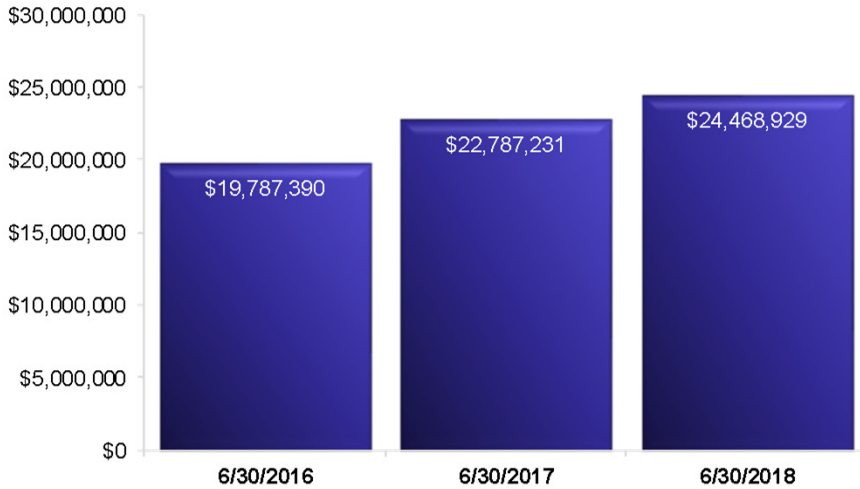
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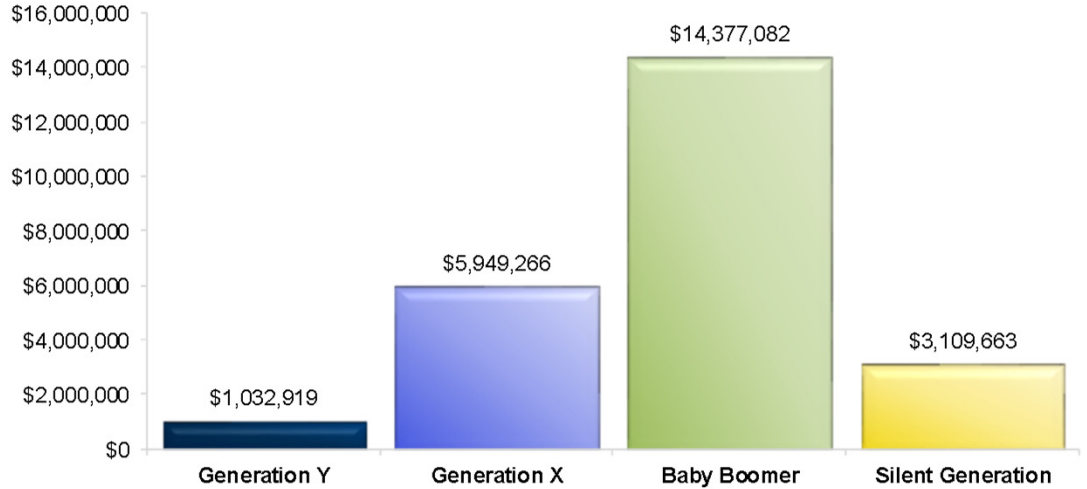
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## **Section IV: Dashboard - 006372**

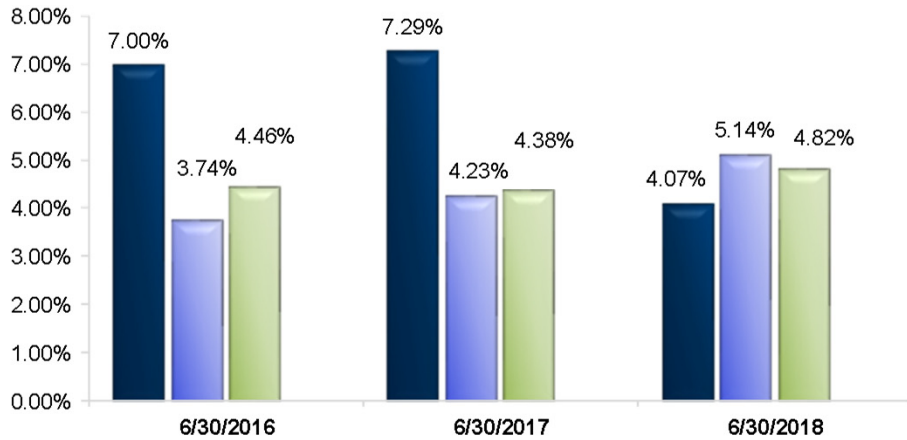
**Total Participant Balances Over 3 Year Period**



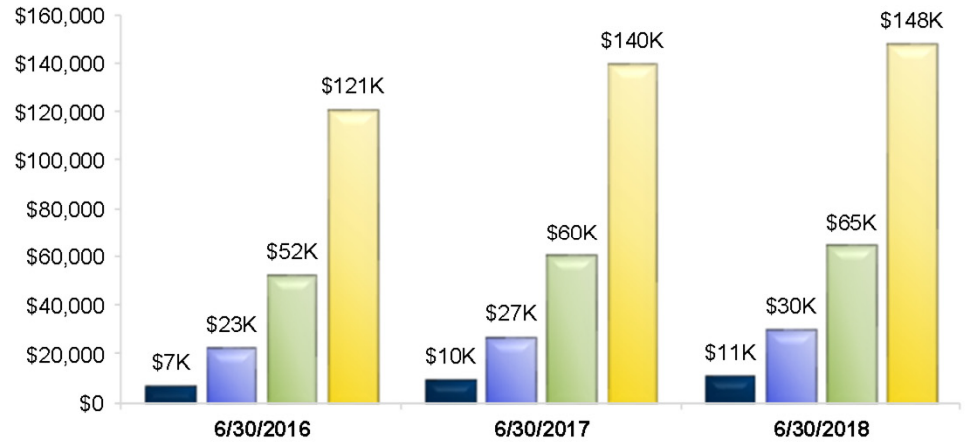
**Total Participant Balances By Age Group As Of 06/30/2018**



**Average Contribution Rate By Age Group Over 3 Year Period**



**Average Account Balance By Age Group Over 3 Year Period (\$1,000=1K)**

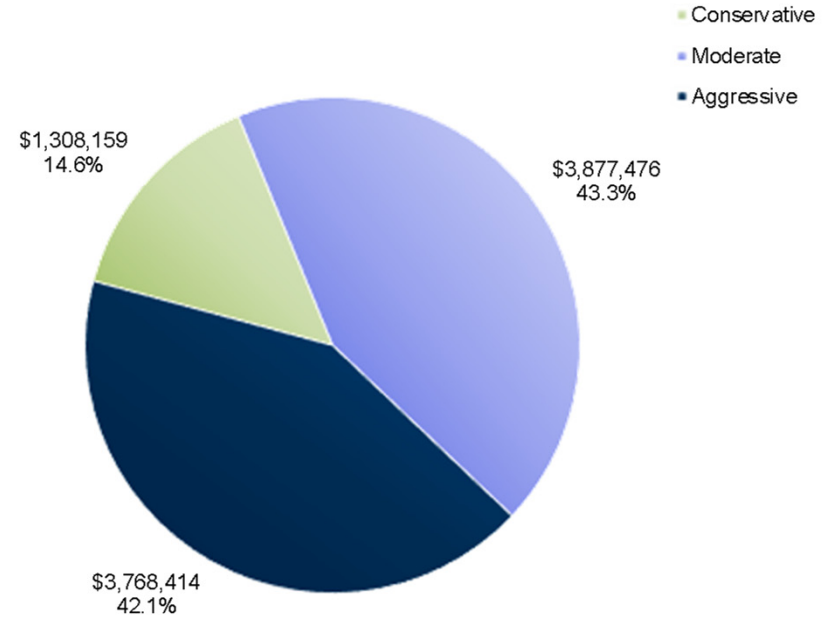
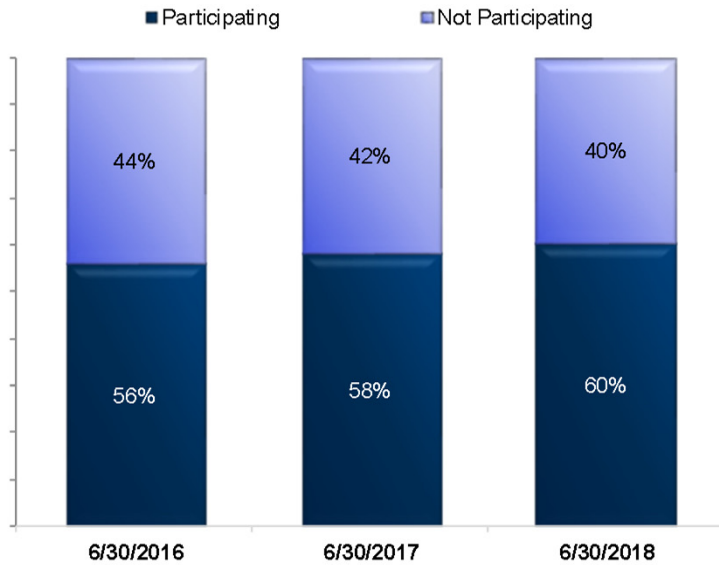


Legend

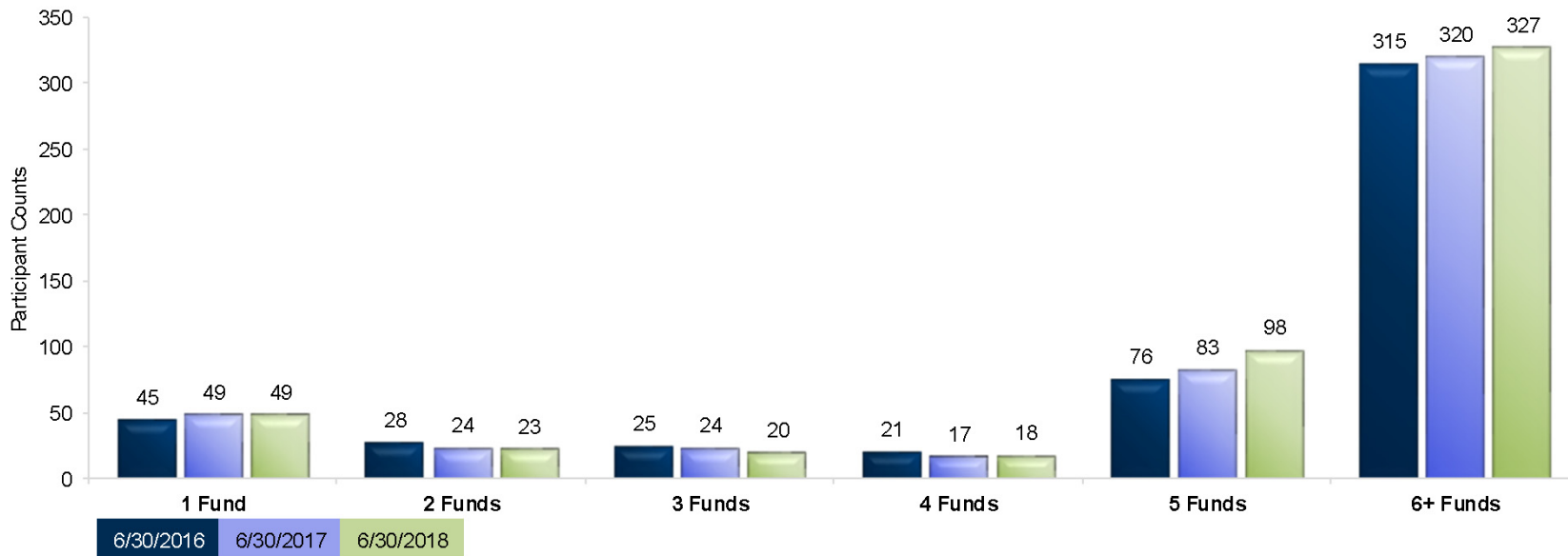
Total Assets	Generation Y	Generation X	Baby Boomer	Silent Generation
	1980-2000	1965-1979	1946-1964	1925-1945

GoalMaker®Participation Rates

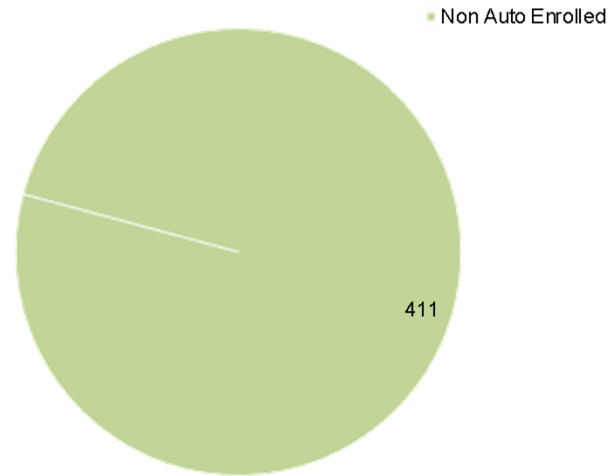
GoalMaker®Allocations as of 6/30/2018



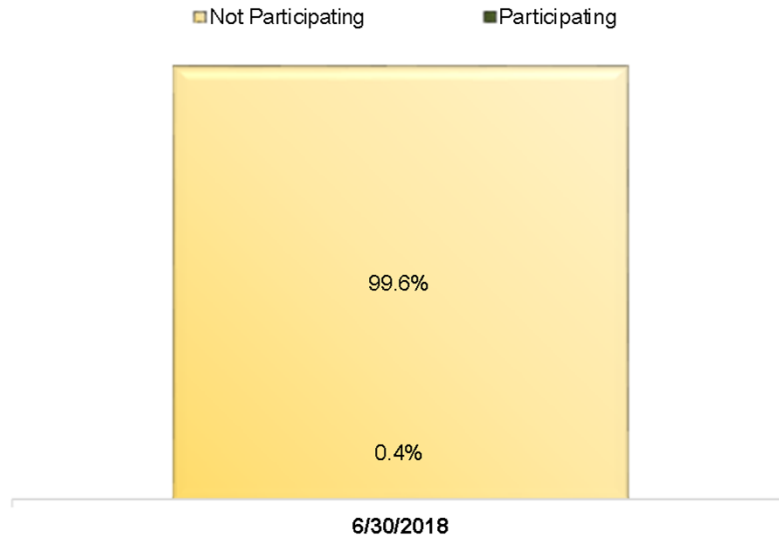
Investment Utilization Over 3 Year Period



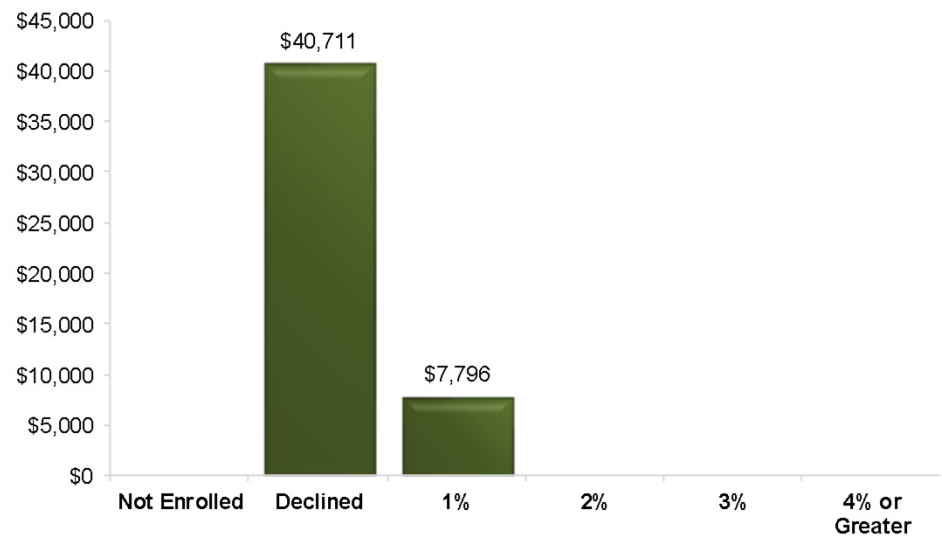
Current Enrollment Statistics of Active and Suspended Participants As Of 6/30/2018



Contribution Accelerator Participation Rates



Average Account Balances As Of 6/30/2018 (Contribution Accelerator)



Assets and contributions reflect actual participant account balances and do not include outstanding loan balances, forfeitures, and / or expense account assets.

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# **Section V: Plan Summary - 006371**

# Plan Summary and Benchmark Trends



## Plan Demographics Summary

	7/1/2016- 6/30/2017	7/1/2017- 6/30/2018
Total Participants*	1,135	1,153
Active Participants	854	864
Terminated Participants	281	289
Average Participant Balance	\$120,058	\$128,158
Average Account Balance for Active Participants	\$122,202	\$128,097
Median Participant Balance	\$74,677	\$76,366
Median Participant Balance for Active Participants	\$73,941	\$75,328
Participants Age 50 and Over	550	559
Total Assets for Participants Age 50 and Over	\$96,462,645	\$104,654,243
Total (Contributions + Rollovers In)	\$6,424,538	\$6,361,413
Employee Contributions	\$2,567,167	\$2,627,075
Employer Contributions	\$3,587,701	\$3,607,055
Rollovers In	\$269,670	\$127,283
Total Distributions	(\$7,652,105)	(\$6,589,469)
Percentage of Assets Distributed	5.6%	4.5%
Total Participant Balances	\$136,265,484	\$147,766,629

\*Participant(s) with an account balance greater than \$0.

Rollovers In is the total dollars credited to participant accounts within the period defined that originated in other qualified retirement plan accounts.

### Plan Features

GoalMaker	6/30/2017	6/30/2018
Plan Assets for Participants in GoalMaker	\$55,863,631	\$65,453,736
% of Plan Assets for GoalMaker Participants	41.0%	44.3%
# of Participants in GoalMaker	584	669
Participation Rate in GoalMaker	51.5%	58.0%
Prudential % of Participants in GoalMaker - As of 12/31/2017	50.7%	

IncomeFlex	6/30/2017	6/30/2018
% of Plan Assets Invested in IncomeFlex Funds for IncomeFlex Participants	73.8%	66.2%
# of Participants in IncomeFlex	29	42
Participation Rate in IncomeFlex	2.6%	3.6%
Prudential % of Participants in IncomeFlex - As of 12/31/2017	5.8%	

Stable Value	6/30/2017	6/30/2018
Participation Rate in Stable Value	82.8%	80.7%
% of Plan Assets in Stable Value	30.1%	26.6%
Prudential % of Plan Assets in Stable Value - As of 12/31/2017	24.5%	

### Transaction Summary

Transactions	7/1/2016 - 6/30/2017	7/1/2017 - 6/30/2018
Total Enrollees*	82	79
Number of Participants with Transfers	841	728
Distributions	522	584

\*Number of participants that were enrolled into the plan within the reporting period. This can include those individuals who self enrolled or auto enrolled, if applicable on the plan. Rehires may not be included if their original enrollment date falls outside the reporting period.

## Benchmark Trends – Plan Features

<u>Plan Features</u>	<u>Your Plan</u>	<u>Prudential Book of Business</u>	<u>Industry Average*</u>	<u>Plan Sponsor Survey 2017**</u>	<u>Plan Sponsor Survey 2018***</u>
Auto Enrollment	No	50.2%	31.9%	41.7%	41.3%
Auto Enrollment Default Rate	NA	3% (48.0% of Plans)	42.9%	40.9%	40.7%
Contribution Accelerator	No	45.9%	14.9%	35.3%	33.6%
GoalMaker®	Yes	71.5%	NA	NA	NA
Investment Options	19.0	12.9	29.9	22.6	22.8
IncomeFlex®	Yes	25.4%	10.6%	3.6%	7.1%
Loans	No	63.5%	70.2%	79.3%	79.3%
Plan Allows Roth	NA	25.6%	54.5%	65.2%	68.5%
Plan Allows Catch-Up Contributions	No	48.1%	NA	NA	NA

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Prudential's Book of Business averages are as of 12/31/2017

External Benchmark Source: **PLANSPONSOR Defined Contribution Annual Survey**

\*Annual Survey, 2018 (Industry Specific Results) – Government City

\*\*2017 Annual Survey, 2017 (Overall)

\*\*\*2018 Annual Survey, 2018 (Overall)

## Benchmark Trends – Participant Behavior

<u>Plan Features</u>	<u>Your Plan</u>	<u>Prudential Book of Business</u>	<u>Industry Average*</u>	<u>Plan Sponsor Survey 2017**</u>	<u>Plan Sponsor Survey 2018***</u>
Participation Rate	88.3%	70.4%	67.8%	78.5%	79.3%
Average Contribution Rate (%)	NA	7.4%	6.9%	6.6%	6.6%
Average Account Balance	\$128,158	\$67,979	\$73,662	\$87,038	\$97,903
Median Account Balance	\$76,366	\$68,666	\$67,962	\$65,000	\$75,000
% of Plan Assets in Stable Value	26.6%	24.5%	NA	NA	NA
% of Plan Assets in Day One Funds	NA	0.8%	NA	NA	NA
Average # of Funds Held	5.6	5.7	6.6	5.3	5.7
% of 55+ participants utilizing IncomeFlex	9.6%	12.0%	NA	NA	NA
% of participants utilizing GoalMaker	58.0%	50.7%	NA	NA	NA
% of participants have outstanding active loans	NA	14.4%	16.1%	13.7%	13.0%
Average Loan Balance	NA	\$7,536	\$9,886	\$9,495	\$10,189

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Prudential's Book of Business averages are as of 12/31/2017

External Benchmark Source: **PLANSPONSOR Defined Contribution Annual Survey**

\*Annual Survey, 2018 (Industry Specific Results) – Government City

\*\*2017 Annual Survey, 2017 (Overall)

\*\*\*2018 Annual Survey, 2018 (Overall)

### Asset Allocation/Net Activity By Age

July 1, 2017 to June 30, 2018

	Less than 25	25-34	35-44	45-54	55-64	65+	Total
Total Participant Balances	\$22,396	\$5,200,855	\$20,707,958	\$37,009,254	\$55,100,518	\$29,725,648	\$147,766,629
% Assets	0.0%	3.5%	14.0%	25.0%	37.3%	20.1%	100.0%
Contributions	\$30,086	\$1,176,428	\$1,515,067	\$1,637,239	\$1,558,421	\$316,888	\$6,234,130
Rollovers In*	\$0	\$32,298	\$28,577	\$2,658	\$20,190	\$43,559	\$127,283
Total (Contributions + Rollovers In)	\$30,086	\$1,208,726	\$1,543,645	\$1,639,897	\$1,578,611	\$360,448	\$6,361,413
Cash Distributions	\$0	(\$229,501)	(\$275,573)	(\$423,569)	(\$617,122)	(\$1,151,594)	(\$2,697,360)
Rollovers Out	\$0	(\$32,716)	(\$16,448)	(\$194,464)	(\$1,860,427)	(\$1,788,055)	(\$3,892,109)
Total (Cash Distributions + Rollovers Out)	\$0	(\$262,216)	(\$292,021)	(\$618,033)	(\$2,477,549)	(\$2,939,650)	(\$6,589,469)
Net Activity	\$30,086	\$946,509	\$1,251,624	\$1,021,864	(\$898,938)	(\$2,579,202)	(\$228,056)
Total Participants	9	200	252	264	284	144	1,153
Average Account Balance	\$2,488	\$26,004	\$82,174	\$140,187	\$194,016	\$206,428	\$128,158
Median Account Balance	\$1,865	\$19,696	\$65,825	\$107,883	\$141,789	\$127,909	\$76,366
<i>Prudential Avg. Account Balance as of 12/31/2017</i>	\$3,047	\$15,001	\$42,701	\$81,849	\$111,172	\$116,430	\$67,979

\*Rollovers In is the total dollars credited to participant accounts within the period defined that originated in other qualified retirement plan accounts.

# Retirement Readiness

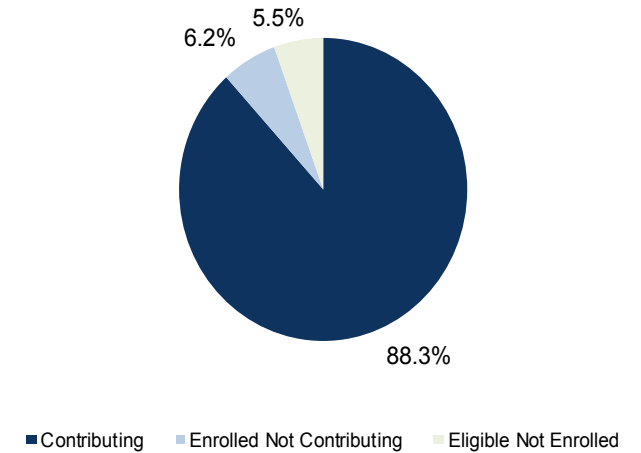
### Participation Rate

	7/1/2016-6/30/2017	7/1/2017-6/30/2018
<b>Total Eligible To Contribute Population</b>	<b>896</b>	<b>920</b>
Contributing (A)	800	812
Enrolled Not Contributing (B)	58	57
Eligible Not Enrolled (C)	38	51

	7/1/2016-6/30/2017	7/1/2017-6/30/2018
<b>Participation Rate *</b>	<b>89.3%</b>	<b>88.3%</b>
<i>Prudential Book of Business 12/31/2017</i>	70.4%	
<i>Plan Sponsor Survey 2018 - National Average</i>	79.3%	

\* Participation Rate is calculated by  $A/(A+B+C)$

7/1/2017-6/30/2018



#### Definitions:

Contributing – Count of participants who are active/eligible and a contribution was received to an employee source (within the reporting period).

Enrolled Not Contributing – An individual who is enrolled in the plan, but did not have a contribution to an employee source (within the reporting period).

Eligible Not Enrolled – An individual who meets the requirements to join the plan, but has not enrolled in the plan (as of close of business on the last business day of the period).

*Due to rounding, pie chart may not equal 100%*

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### Retirement Income Calculator (RIC) Analysis

7/1/2017 - 6/30/2018	
Total Retirement Income Calculator Completions	374
Unique Completions	249

Since Inception for Currently Active Participants as of 6/30/2018	
Average Balance, RIC Participant	\$167,368
Average Balance, Non-RIC Participant	\$86,002
Total Count of Participants with a RIC Gap	289
Average RIC Gap	\$2,219
Total Count of Participants with a RIC Surplus	158
Average RIC Surplus	\$2,187
Average Income Replacement, RIC Participant	75%

**Total Retirement Income Calculator Completions** - Number of RIC completions for the given time period. If a single participant completed the RIC multiple times within the given time period, they would be counted multiple times.

**Unique Completions**: Total number of unique active/eligibles that completed the retirement income calculator during the reporting period

**Average Balance RIC Participant** - For participants who have a balance greater than \$0 that have previously completed the RIC - The total balance of active participants divided by the total count of active participants

**Average Balance Non-RIC Participant** - For participants who have a balance greater than \$0 that have NOT previously completed the RIC - The total balance of active participants divided by the total count of active participants

**Average Income Replacement, RIC Participant** - Calculated by summing the income replacement percentages of all active, eligible & suspended participants who have completed the RIC divided by the total count of all those active, eligible & suspended participants that have completed the RIC. Individuals not enrolled in the plan are excluded from the calculation.

**Participant** - An individual who has enrolled in the plan and has a non-zero account balance.



### IncomeFlex Participation

As Of 6/30/2018	<=44	45-54	55-64	65+	Grand Total
Participants Enrolled in IncomeFlex	1	0	32	9	42

### IncomeFlex Assets

As of 6/30/2018, the participants invested in IncomeFlex have 66.2% of their total plan assets in these funds, with an average balance of \$86,440.

### IncomeFlex Utilization

During the period of 7/1/2017 to 6/30/2018, the IncomeFlex participation rate was 3.6%.

# Plan Activity

### Contributions by Fund

INVESTMENT OPTIONS	7/1/2016 - 6/30/2017	%	7/1/2017 - 6/30/2018	%	Change	%
AMERICAN FUNDS EUROPACIFIC GROWTH R4	\$1,121,913	18.2%	\$1,209,283	19.4%	\$87,370	7.8%
GIBRALTAR GUARANTEED FUND	\$1,212,448	19.7%	\$1,081,881	17.4%	(\$130,568)	-10.8%
FIDELITY ADVISOR NEW INSIGHTS I	\$789,427	12.8%	\$831,234	13.3%	\$41,807	5.3%
T. ROWE PRICE US LARGE CAP VALUE EQUITY FUND (IS PLATFORM)	\$53,361	0.9%	\$714,904	11.5%	\$661,543	1239.7%
CORE PLUS BOND / PGIM FUND	\$638,322	10.4%	\$632,430	10.1%	(\$5,893)	-0.9%
VANGUARD SELECTED VALUE INV	\$418,626	6.8%	\$490,774	7.9%	\$72,148	17.2%
MID CAP GROWTH / WESTFIELD CAPITAL FUND	\$380,859	6.2%	\$414,809	6.7%	\$33,949	8.9%
AMERICAN FUNDS CAPITAL WORLD GR&INC R4	\$163,533	2.7%	\$156,651	2.5%	(\$6,882)	-4.2%
AMERICAN FUNDS FUNDAMENTAL INVS R4	\$159,598	2.6%	\$151,550	2.4%	(\$8,048)	-5.0%
VANGUARD 500 INDEX ADMIRAL	\$82,136	1.3%	\$100,682	1.6%	\$18,546	22.6%
VANGUARD SMALL CAP INDEX ADM	\$85,306	1.4%	\$96,316	1.5%	\$11,009	12.9%
PRUDENTIAL DAY ONE INCOMEFLEX TARGET BALANCED FUND	\$89,873	1.5%	\$92,363	1.5%	\$2,489	2.8%
OAKMARK EQUITY AND INCOME INVESTOR	\$94,249	1.5%	\$82,905	1.3%	(\$11,345)	-12.0%
BLACKROCK ADVANTAGE SMALL CAP GR INSTL	\$57,125	0.9%	\$56,882	0.9%	(\$243)	-0.4%
EATON VANCE ATLANTA CAPITAL SMID-CAP I	\$63,259	1.0%	\$52,470	0.8%	(\$10,789)	-17.1%
VANGUARD MID CAP INDEX ADMIRAL	\$43,711	0.7%	\$47,531	0.8%	\$3,820	8.7%
PGIM QMA SMALL-CAP VALUE R6	\$2,328	0.0%	\$21,467	0.3%	\$19,139	822.0%
ALLIANZGI NFJ DIVIDEND VALUE INSTL	\$618,071	10.0%	\$0	0.0%	(\$618,071)	-100.0%
FIDELITY ADVISOR LEVERAGED CO STKI	\$52,016	0.9%	\$0	0.0%	(\$52,016)	-100.0%
ALLIANZGI NFJ SMALL-CAP VALUE INSTL	\$28,703	0.5%	\$0	0.0%	(\$28,703)	-100.0%
<b>Total Assets Contributed</b>	<b>\$6,154,868</b>	<b>100.0%</b>	<b>\$6,234,130</b>	<b>100.0%</b>	<b>\$79,263</b>	<b>1.3%</b>

### Interfund Transfers

7/1/2017 to 6/30/2018

INVESTMENT OPTIONS	IN	OUT	NET
CORE PLUS BOND / PGIM FUND	\$1,721,502	(\$773,224)	\$948,278
PRUDENTIAL DAY ONE INCOMEFLEX TARGET BALANCED FUND	\$537,367	(\$617)	\$536,750
BLACKROCK ADVANTAGE SMALL CAP GR INSTL	\$878,620	(\$357,605)	\$521,015
VANGUARD 500 INDEX ADMIRAL	\$541,697	(\$248,703)	\$292,994
VANGUARD SELECTED VALUE INV	\$1,209,959	(\$1,005,350)	\$204,609
AMERICAN FUNDS EUROPACIFIC GROWTH R4	\$1,758,675	(\$1,572,785)	\$185,890
MID CAP GROWTH / WESTFIELD CAPITAL FUND	\$873,301	(\$731,791)	\$141,510
VANGUARD SMALL CAP INDEX ADM	\$516,635	(\$455,265)	\$61,370
EATON VANCE ATLANTA CAPITAL SMID-CAP I	\$107,021	(\$71,814)	\$35,207
PGIM QMA SMALL-CAP VALUE R6	\$922	(\$8,233)	(\$7,310)
T. ROWE PRICE US LARGE CAP VALUE EQUITY FUND (IS PLATFORM)	\$793,224	(\$912,112)	(\$118,888)
VANGUARD MID CAP INDEX ADMIRAL	\$245,660	(\$408,348)	(\$162,687)
AMERICAN FUNDS FUNDAMENTAL INVS R4	\$218,016	(\$386,105)	(\$168,090)
OAKMARK EQUITY AND INCOME INVESTOR	\$11,304	(\$208,905)	(\$197,601)
AMERICAN FUNDS CAPITAL WORLD GR&INC R4	\$331,353	(\$548,148)	(\$216,795)
GIBRALTAR GUARANTEED FUND	\$2,786,214	(\$3,792,433)	(\$1,006,219)
FIDELITY ADVISOR NEW INSIGHTS I	\$642,380	(\$1,692,415)	(\$1,050,035)
<b>TOTAL</b>	<b>\$13,173,851</b>	<b>(\$13,173,851)</b>	<b>\$0</b>

### Participant Distribution Statistics

Distribution Type	Amount of Withdrawals Taken				# of Withdrawals			
	7/1/2016 - 6/30/2017	7/1/2017 - 6/30/2018	Change	% Change	7/1/2016 - 6/30/2017	7/1/2017 - 6/30/2018	Change	% Change
Termination	\$6,686,518	\$5,404,006	(\$1,282,512)	-19%	128	129	1	1%
Installment Payment	\$491,106	\$550,165	\$59,059	12%	339	405	66	19%
Death Distribution	\$107,862	\$449,217	\$341,355	316%	17	18	1	6%
QDRO	\$206,121	\$14,733	(\$191,388)	-93%	3	1	(2)	-67%
Required Minimum Distribution	\$179,137	\$166,102	(\$13,036)	-7%	29	26	(3)	-10%
Small Balance Cashout	\$1,764	\$5,246	\$3,482	197%	3	5	2	67%
Gross Adjustment	\$508	\$0	(\$508)	-100%	1	0	(1)	-100%
In-Service Withdrawal	-\$20,912	\$0	\$20,912	-100%	2	0	(2)	-100%
<b>Grand Total</b>	<b>\$7,652,105</b>	<b>\$6,589,469</b>	<b>(\$1,062,636)</b>	<b>-14%</b>	<b>522</b>	<b>584</b>	<b>62</b>	<b>12%</b>

7/1/2017 - 6/30/2018						
Distribution Sub-Type	Amount of Withdrawals Taken			# of Withdrawals		
	Age < 50	Age >= 50	Total	Age < 50	Age >= 50	Total
Rollover	\$63,724	\$3,828,385	\$3,892,109	10	23	33
Cash	\$793,907	\$1,903,453	\$2,697,360	41	510	551
<b>Grand Total</b>	<b>\$857,631</b>	<b>\$5,731,838</b>	<b>\$6,589,469</b>	<b>51</b>	<b>533</b>	<b>584</b>

Termination - A withdrawal that is taken when the participant is active and terminating from employment or is already in a 'Terminated' status.

Installment Payment - An Installment distribution is a payment option that disburses funds over time (i.e. monthly, quarterly, yearly).

Death Distribution - Distribution taken by a beneficiary. This could include required minimum distributions, installment payments, etc.

QDRO - Distribution taken by the recipient of a QDRO. This could include required minimum distributions, installment payments, etc.

Required Minimum Distribution - Minimum amounts that a participant must withdraw annually upon reaching a certain age or retirement. This would exclude any beneficiary or QDRO accounts.

Small Balance Cashout - Distribution of a participant's account when they fall below the cash out threshold set by the plan.

Gross Adjustment - The total of all adjustments made to an account or plan in absolute terms, regardless of whether or not the adjustments were positive or negative.

In-Service Withdrawal - A distribution that is taken while the participant is still active, before termination from employment.

## Participant Transaction Statistics

	7/1/2017 - 9/30/2017	10/1/2017 - 12/31/2017	1/1/2018 - 3/31/2018	4/1/2018 - 6/30/2018
Call Center				
Unique Callers	54	54	71	60
Total Call Volume	81	98	144	127
Participant Website				
Unique Web Logins	336	330	438	361
Total Web Logins	4,339	4,057	4,990	4,138

Call Center Reason Category	7/1/2017 - 9/30/2017	10/1/2017 - 12/31/2017	1/1/2018 - 3/31/2018	4/1/2018 - 6/30/2018
Account Explanations	14	24	25	41
Allocations and Exchanges	1	0	5	1
Contributions	1	0	1	2
Disbursements	45	55	83	62
Enrollments	0	0	1	0
Forms	1	1	1	0
Fund Information	2	1	3	2
Hardships	3	0	0	1
IFX	0	6	0	0
IVR or Web Assistance	7	10	14	7
Loans	2	0	0	0
Plan Explanations	2	0	3	2
Status of Research	1	0	0	0
Tax Information	0	0	4	3
Website Processing	2	1	4	6
Total	81	98	144	127

### Definitions:

**Unique Callers** – The number of individuals that spoke to a Participant Service Center Representative during the reporting period (e.g., If the same individual called five times during the reporting period, they would only be counted once).

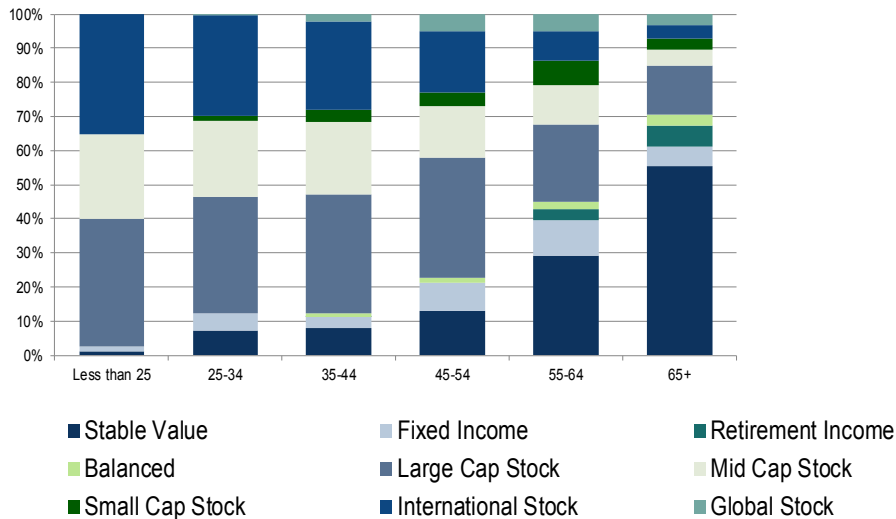
**Total Call Volume** – The number of calls to a Participant Service Center Representative during the reporting period (e.g., If the same individual called five times during the reporting period, they would be counted five times).

**Unique Web Logins** – The number of individuals that logged into the Participant Website during the reporting period (e.g., If the same individual logged-in five times during the reporting period, they would only be counted once).

**Total Web Logins** – The number of logins to the Participant Website during the reporting period (e.g., If the same individual logged-in five times during the reporting period, they would be counted five times).

# Investment Diversification

### Assets by Asset Class and Age as of June 30, 2018



### Asset Allocation

Asset Class	Your Plan Assets as of 6/30/2018	Your Plan % as of 6/30/2018
Stable Value	\$39,289,664	26.6%
Fixed Income	\$11,499,188	7.8%
Retirement Income	\$3,630,496	2.5%
Balanced	\$2,905,291	2.0%
Large Cap Stock	\$38,752,369	26.2%
Mid Cap Stock	\$18,990,055	12.9%
Small Cap Stock	\$7,207,913	4.9%
International Stock	\$19,381,759	13.1%
Global Stock	\$6,109,893	4.1%
<b>Total Participant Balances</b>	<b>\$147,766,629</b>	<b>100.0%</b>

### Fund Utilization By Age as of June 30, 2018

	Less than 25	25-34	35-44	45-54	55-64	65+	Total
Participants Invested in Only One Fund	0	5	19	30	47	65	166
Average # of Funds per Participant	5.9	6.4	5.9	5.7	5.6	3.6	5.6
<i>Prudential Participants Avg. # of Funds per Participant as of 12/31/2017</i>	6.4	6.3	6.0	5.8	5.5	4.1	5.7
% of Plan Assets in Stable Value	1.2%	7.1%	8.0%	12.9%	29.1%	55.5%	26.6%
<i>Prudential % of Plan Assets in Stable Value as of 12/31/2017</i>	11.6%	9.9%	11.9%	17.0%	28.4%	45.7%	24.5%



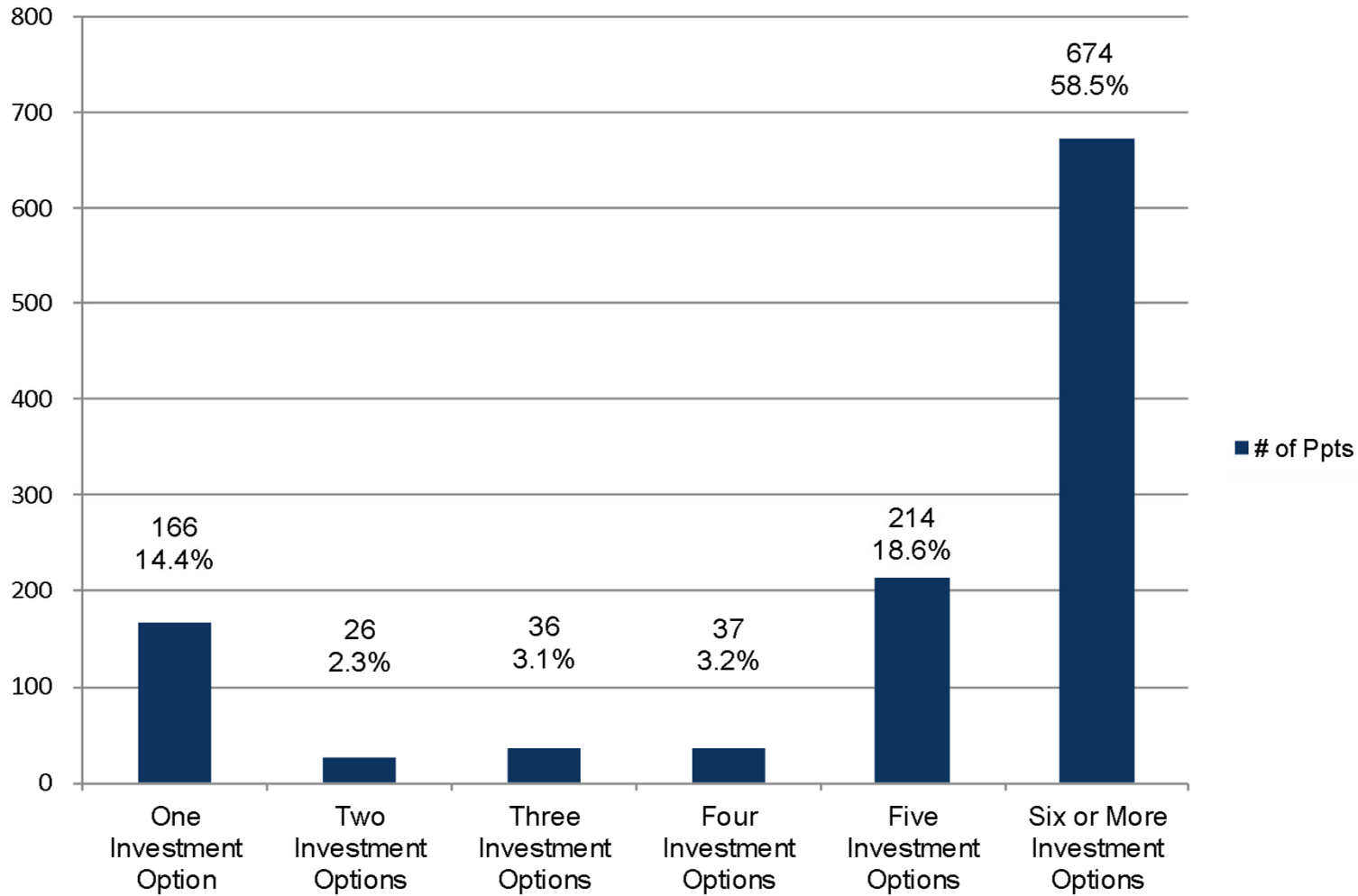
### Utilization by Fund

as of June 30, 2018

INVESTMENT OPTIONS	Balance	# of Ppts	Ppts Using as Sole Investment
GIBRALTAR GUARANTEED FUND	\$39,289,664	931	158
AMERICAN FUNDS EUROPACIFIC GROWTH R4	\$19,381,759	815	1
FIDELITY ADVISOR NEW INSIGHTS I	\$17,487,663	874	0
T. ROWE PRICE US LARGE CAP VALUE EQUITY FUND (IS PLATFORM)	\$12,041,471	798	0
CORE PLUS BOND / PGIM FUND	\$11,499,188	612	0
VANGUARD SELECTED VALUE INV	\$9,443,823	835	0
MID CAP GROWTH / WESTFIELD CAPITAL FUND	\$7,194,135	757	0
AMERICAN FUNDS CAPITAL WORLD GR&INC R4	\$6,109,893	153	0
AMERICAN FUNDS FUNDAMENTAL INV S R4	\$5,920,109	121	0
VANGUARD SMALL CAP INDEX ADM	\$3,534,134	106	0
VANGUARD 500 INDEX ADMIRAL	\$3,303,127	75	2
OAKMARK EQUITY AND INCOME INVESTOR	\$2,905,291	73	0
BLACKROCK ADVANTAGE SMALL CAP GR INSTL	\$2,773,012	78	0
<b>PRUDENTIAL DAY ONE INCOME FLEX TARGET BALANCED FUND</b>	\$2,113,417	40	5
INCOMEFLEX LT BALANCED FUND	\$1,232,182	9	0
VANGUARD MID CAP INDEX ADMIRAL	\$1,212,377	43	0
EATON VANCE ATLANTA CAPITAL SMID-CAP I	\$1,139,720	51	0
PGIM QMA SMALL-CAP VALUE R6	\$900,767	38	0
INCOMEFLEX LT CONSERVATIVE GROWTH FUND	\$284,897	2	0
Total	\$147,766,629		

The funds in **bold** type denote inclusion in the GoalMaker® product.

## Investment Utilization as of June 30, 2018



*Due to rounding, bar graph may not equal 100%*

### GoalMaker® Participation

as of 6/30/2018

	9/30/2017	12/31/2017	3/31/2018	6/30/2018
Plan Assets for Participants in GoalMaker	\$57,963,865	\$61,027,664	\$61,645,863	\$65,453,736
# of Participants in GoalMaker	593	592	617	669
Participation Rate in GoalMaker	52.2%	52.3%	54.1%	58.0%
% of Plan Assets for GoalMaker Participants	40.9%	41.5%	42.4%	44.3%

#### Prudential Book of Business For Plans Offering GoalMaker – As of 12/31/2017

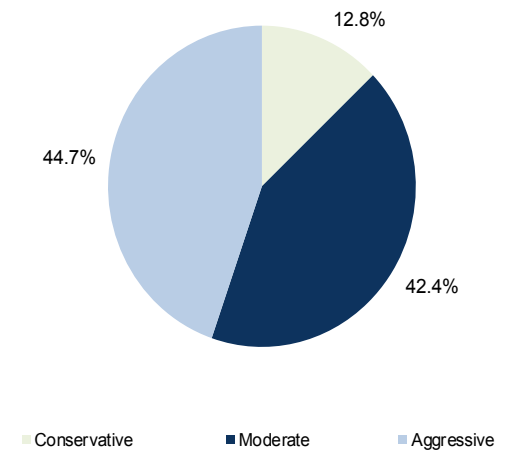
The participation rate in GoalMaker is 50.7%.

The percentage of plan assets for GoalMaker participants is 21.7%.

Participant Age Range	Conservative		Moderate		Aggressive		Total
	Active/Suspended	Terminated	Active/Suspended	Terminated	Active/Suspended	Terminated	
Less than 25	0	0	4	0	5	0	9
25-34	9	8	108	6	41	6	178
35-44	10	1	81	7	74	12	185
45-54	13	2	65	5	62	5	152
55-64	22	4	57	13	24	3	123
65+	4	6	3	3	5	1	22
Total	58	21	318	34	211	27	669

Participant Age Range	Conservative		Moderate		Aggressive		Total
	Active/Suspended	Terminated	Active/Suspended	Terminated	Active/Suspended	Terminated	
Less than 25	\$0	\$0	\$3,929	\$0	\$18,467	\$0	\$22,396
25-34	\$238,014	\$93,121	\$2,008,909	\$135,419	\$1,791,065	\$164,450	\$4,430,977
35-44	\$576,913	\$19,269	\$4,358,169	\$500,608	\$8,052,869	\$989,551	\$14,497,380
45-54	\$1,012,089	\$45,248	\$8,159,131	\$723,509	\$10,303,091	\$360,946	\$20,604,015
55-64	\$4,392,331	\$228,071	\$7,664,215	\$3,073,894	\$5,435,033	\$256,464	\$21,050,009
65+	\$998,183	\$801,940	\$857,684	\$294,266	\$1,757,901	\$138,985	\$4,848,960
Total	\$7,217,531	\$1,187,650	\$23,052,037	\$4,727,696	\$27,358,427	\$1,910,396	\$65,453,736

Percentage of Assets by GoalMaker® Participation Portfolio - As of 6/30/2018



# 4.6 Years

average length of time GoalMaker participants have been enrolled in GoalMaker

# 46.1%

GoalMaker participation rate for those who actively elected GoalMaker

Due to rounding, pie chart may not equal 100%

### GoalMaker® Participation – Default vs Non-Default Investor

#### Default Investor

	9/30/2017	12/31/2017	3/31/2018	6/30/2018
Plan Assets for Participants in GoalMaker	\$950,934	\$1,075,175	\$1,210,124	\$2,871,230
# of Participants in GoalMaker	96	96	109	138
Participation Rate in GoalMaker	8.4%	8.5%	9.6%	12.0%
% of Plan Assets for GoalMaker Participants	0.7%	0.7%	0.8%	1.9%

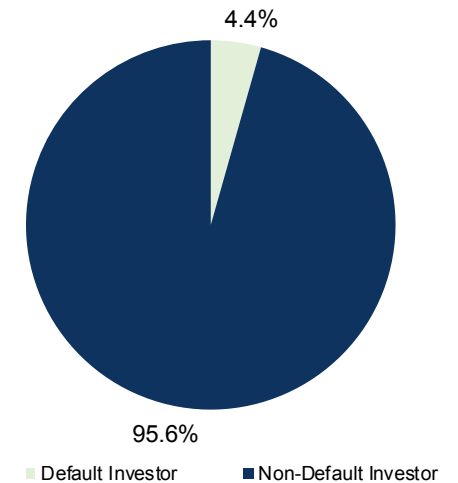
#### Non-Default Investor

	9/30/2017	12/31/2017	3/31/2018	6/30/2018
Plan Assets for Participants In GoalMaker	\$57,012,931	\$59,952,489	\$60,435,739	\$62,582,506
# of Participants in GoalMaker	497	496	508	531
Participation Rate in GoalMaker	43.7%	43.9%	44.6%	46.1%
% of Plan Assets for GoalMaker Participants	40.2%	40.7%	41.5%	42.4%

#### Total

	9/30/2017	12/31/2017	3/31/2018	6/30/2018
Plan Assets for Participants In GoalMaker	\$57,963,865	\$61,027,664	\$61,645,863	\$65,453,736
# of Participants in GoalMaker	593	592	617	669
Participation Rate in GoalMaker	52.2%	52.3%	54.1%	58.0%
% of Plan Assets for GoalMaker Participants	40.9%	41.5%	42.4%	44.3%

### Percentage of Assets by GoalMaker® Investor - As of 6/30/2018



*Due to rounding, pie chart may not equal 100%*



Assets and contributions reflect actual participant account balances and do not include outstanding loan balances, forfeitures, and / or expense account assets.

Customer should promptly report any inaccuracy or discrepancy to the brokerage firm(s).

All oral communications should be re-confirmed in writing to protect the customer's legal rights, including rights under the Securities Investor Protection act (SIPA).

This information should not be considered an offer or solicitation of securities, insurance products or services. No offer is intended nor should this material be construed as an offer of any product. The information is being presented by us solely in our role as the plan's service provider and or record keeper.

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Prudential's Book of Business averages are as of 12/31/2017.

# Section VI: Plan Summary - 006372

# Plan Summary and Benchmark Trends



## Plan Demographics Summary

	7/1/2016- 6/30/2017	7/1/2017- 6/30/2018
Total Participants*	517	535
Active Participants	403	411
Terminated Participants	114	124
Average Participant Balance	\$44,076	\$45,736
Average Account Balance for Active Participants	\$43,394	\$43,667
Median Participant Balance	\$12,873	\$12,750
Median Participant Balance for Active Participants	\$12,263	\$12,135
Participants Age 50 and Over	284	290
Total Assets for Participants Age 50 and Over	\$18,866,770	\$20,100,918
Total (Contributions + Rollovers In)	\$1,394,466	\$1,336,981
Employee Contributions	\$1,226,248	\$1,275,073
Rollovers In	\$168,218	\$61,908
Total Distributions	(\$911,848)	(\$1,593,457)
Percentage of Assets Distributed	4.0%	6.5%
Total Participant Balances	\$22,787,231	\$24,468,929

\*Participant(s) with an account balance greater than \$0.

Rollovers In is the total dollars credited to participant accounts within the period defined that originated in other qualified retirement plan accounts.

### Plan Features

GoalMaker	6/30/2017	6/30/2018
Plan Assets for Participants in GoalMaker	\$7,882,538	\$8,954,049
% of Plan Assets for GoalMaker Participants	34.6%	36.6%
# of Participants in GoalMaker	301	323
Participation Rate in GoalMaker	58.2%	60.4%
Prudential % of Participants in GoalMaker - As of 12/31/2017	50.7%	

IncomeFlex	6/30/2017	6/30/2018
% of Plan Assets Invested in IncomeFlex Funds for IncomeFlex Participants	72.9%	66.5%
# of Participants in IncomeFlex	12	12
Participation Rate in IncomeFlex	2.3%	2.2%
Prudential % of Participants in IncomeFlex - As of 12/31/2017	5.8%	

Roth	6/30/2017	6/30/2018
Roth Assets	\$1,371,703	\$1,928,460
# of Participants in Roth	176	214
Participation Rate in Roth	34.0%	40.0%
Prudential % of Participants in Roth - As of 12/31/2017	11.9%	

Stable Value	6/30/2017	6/30/2018
Participation Rate in Stable Value	83.4%	80.0%
% of Plan Assets in Stable Value	30.6%	28.7%
Prudential % of Plan Assets in Stable Value - As of 12/31/2017	24.5%	

### Transaction Summary

Transactions	7/1/2016 - 6/30/2017	7/1/2017 - 6/30/2018
Total Enrollees*	21	37
Contribution Rate Increases for Active Participants**	132	153
Contribution Rate Decreases for Active Participants**	17	29
Total Contribution Rate Changes**	149	182
Number of Participants with Transfers	419	331
Distributions	130	207

\*Number of participants that were enrolled into the plan within the reporting period. This can include those individuals who self enrolled or auto enrolled, if applicable on the plan. Rehires may not be included if their original enrollment date falls outside the reporting period.

\*\*Sum of month over month contribution rate (% and \$) changes are for active participants during the reporting period. This excludes any terminations, enrollments or auto enrollments (if applicable on the plan) during the respective months in which contribution rate changes occurred.

## Benchmark Trends – Plan Features

<u>Plan Features</u>	<u>Your Plan</u>	<u>Prudential Book of Business</u>	<u>Industry Average*</u>	<u>Plan Sponsor Survey 2017**</u>	<u>Plan Sponsor Survey 2018***</u>
Auto Enrollment	No	50.2%	31.9%	41.7%	41.3%
Auto Enrollment Default Rate	NA	3% (48.0% of Plans)	42.9%	40.9%	40.7%
Contribution Accelerator	Yes	45.9%	14.9%	35.3%	33.6%
GoalMaker®	Yes	71.5%	NA	NA	NA
Investment Options	18.0	12.9	29.9	22.6	22.8
IncomeFlex®	Yes	25.4%	10.6%	3.6%	7.1%
Loans	No	63.5%	70.2%	79.3%	79.3%
Plan Allows Roth	Yes	25.6%	54.5%	65.2%	68.5%
Plan Allows Catch-Up Contributions	Yes	48.1%	NA	NA	NA

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Prudential's Book of Business averages are as of 12/31/2017

External Benchmark Source: **PLANSPONSOR Defined Contribution Annual Survey**

\*Annual Survey, 2018 (Industry Specific Results) – Government City

\*\*2017 Annual Survey, 2017 (Overall)

\*\*\*2018 Annual Survey, 2018 (Overall)

## Benchmark Trends – Participant Behavior

<u>Plan Features</u>	<u>Your Plan</u>	<u>Prudential Book of Business</u>	<u>Industry Average*</u>	<u>Plan Sponsor Survey 2017**</u>	<u>Plan Sponsor Survey 2018***</u>
Participation Rate	31.7%	70.4%	67.8%	78.5%	79.3%
Average Contribution Rate (%)	4.6%	7.4%	6.9%	6.6%	6.6%
Average Account Balance	\$45,736	\$67,979	\$73,662	\$87,038	\$97,903
Median Account Balance	\$12,750	\$68,666	\$67,962	\$65,000	\$75,000
% of Plan Assets in Stable Value	28.7%	24.5%	NA	NA	NA
% of Plan Assets in Day One Funds	NA	0.8%	NA	NA	NA
Average # of Funds Held	5.6	5.7	6.6	5.3	5.7
% of 55+ participants utilizing IncomeFlex	5.4%	12.0%	NA	NA	NA
% of participants utilizing GoalMaker	60.4%	50.7%	NA	NA	NA
% of participants have outstanding active loans	NA	14.4%	16.1%	13.7%	13.0%
Average Loan Balance	NA	\$7,536	\$9,886	\$9,495	\$10,189

This information should not be considered an offer or solicitation of securities, insurance products or services. No offer is intended nor should this material be construed as an offer of any product.

The information is being presented by us solely in our role as the plan's service provider and/or record keeper.

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Prudential's Book of Business averages are as of 12/31/2017

External Benchmark Source: **PLANSPONSOR Defined Contribution Annual Survey**

\*Annual Survey, 2018 (Industry Specific Results) – Government City

\*\*2017 Annual Survey, 2017 (Overall)

\*\*\*2018 Annual Survey, 2018 (Overall)

## Asset Allocation/Net Activity By Age

July 1, 2017 to June 30, 2018

	Less than 25	25-34	35-44	45-54	55-64	65+	Total
Total Participant Balances	\$165	\$599,327	\$1,595,062	\$5,688,987	\$10,582,466	\$6,002,923	\$24,468,929
% Assets	0.0%	2.4%	6.5%	23.2%	43.2%	24.5%	100.0%
Average Contribution Rate (%)	1.0%	3.4%	5.0%	5.6%	4.8%	5.0%	4.6%
<i>Prudential Avg. Contribution Rate (%) as of 12/31/2017</i>	4.6%	5.7%	6.6%	7.8%	9.5%	11.2%	7.4%
Contributions	\$166	\$122,641	\$155,674	\$359,753	\$489,626	\$147,213	\$1,275,073
Rollovers In*	\$0	\$3,234	\$58,506	\$169	\$0	\$0	\$61,908
Total (Contributions + Rollovers In)	\$166	\$125,875	\$214,180	\$359,921	\$489,626	\$147,213	\$1,336,981
Cash Distributions	\$0	(\$4,000)	(\$4,293)	(\$24,221)	(\$216,786)	(\$284,520)	(\$533,820)
Rollovers Out	\$0	\$0	\$0	(\$4,325)	(\$660,477)	(\$394,835)	(\$1,059,637)
Total (Cash Distributions + Rollovers Out)	\$0	(\$4,000)	(\$4,293)	(\$28,546)	(\$877,263)	(\$679,354)	(\$1,593,457)
Net Activity	\$166	\$121,875	\$209,887	\$331,375	(\$387,637)	(\$532,141)	(\$256,475)
Total Participants	1	55	109	149	156	65	535
Average Account Balance	\$165	\$10,897	\$14,634	\$38,181	\$67,836	\$92,353	\$45,736
Median Account Balance	\$165	\$5,850	\$6,856	\$12,906	\$21,473	\$55,156	\$12,750
<i>Prudential Avg. Account Balance as of 12/31/2017</i>	\$3,047	\$15,001	\$42,701	\$81,849	\$111,172	\$116,430	\$67,979

\*Rollovers In is the total dollars credited to participant accounts within the period defined that originated in other qualified retirement plan accounts.

# Retirement Readiness

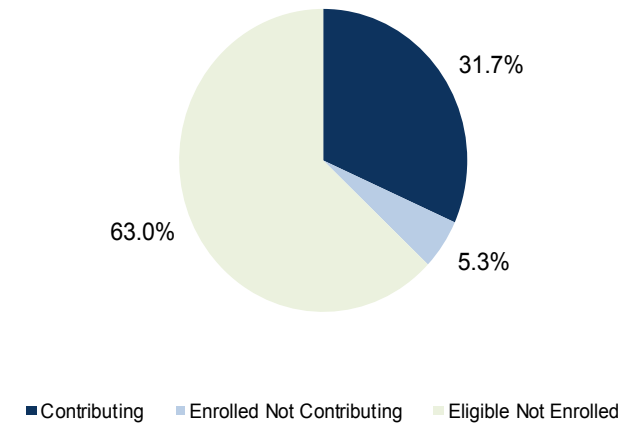
## Participation Rate

	6/30/2017	6/30/2018
<b>Total Eligible To Contribute Population</b>	<b>1,129</b>	<b>1,123</b>
Contributing (A)	341	356
Enrolled Not Contributing (B)	66	60
Eligible Not Enrolled (C)	722	707

	6/30/2017	6/30/2018
<b>Participation Rate *</b>	<b>30.2%</b>	<b>31.7%</b>
<i>Prudential Book of Business 12/31/2017</i>	70.4%	
<i>Plan Sponsor Survey 2018 - National Average</i>	79.3%	

\* Participation Rate is calculated by  $A/(A+B+C)$

As of June 30, 2018



### Definitions:

**Contributing** – Count of participants who are active/eligible and have a contribution rate (%) or amount (\$) greater than zero (as of close of business on the last business day of the period).

**Enrolled Not Contributing** – An individual who is enrolled in the plan, but does not have a contribution rate (% , \$) greater than zero (as of close of business on the last business day of the period).

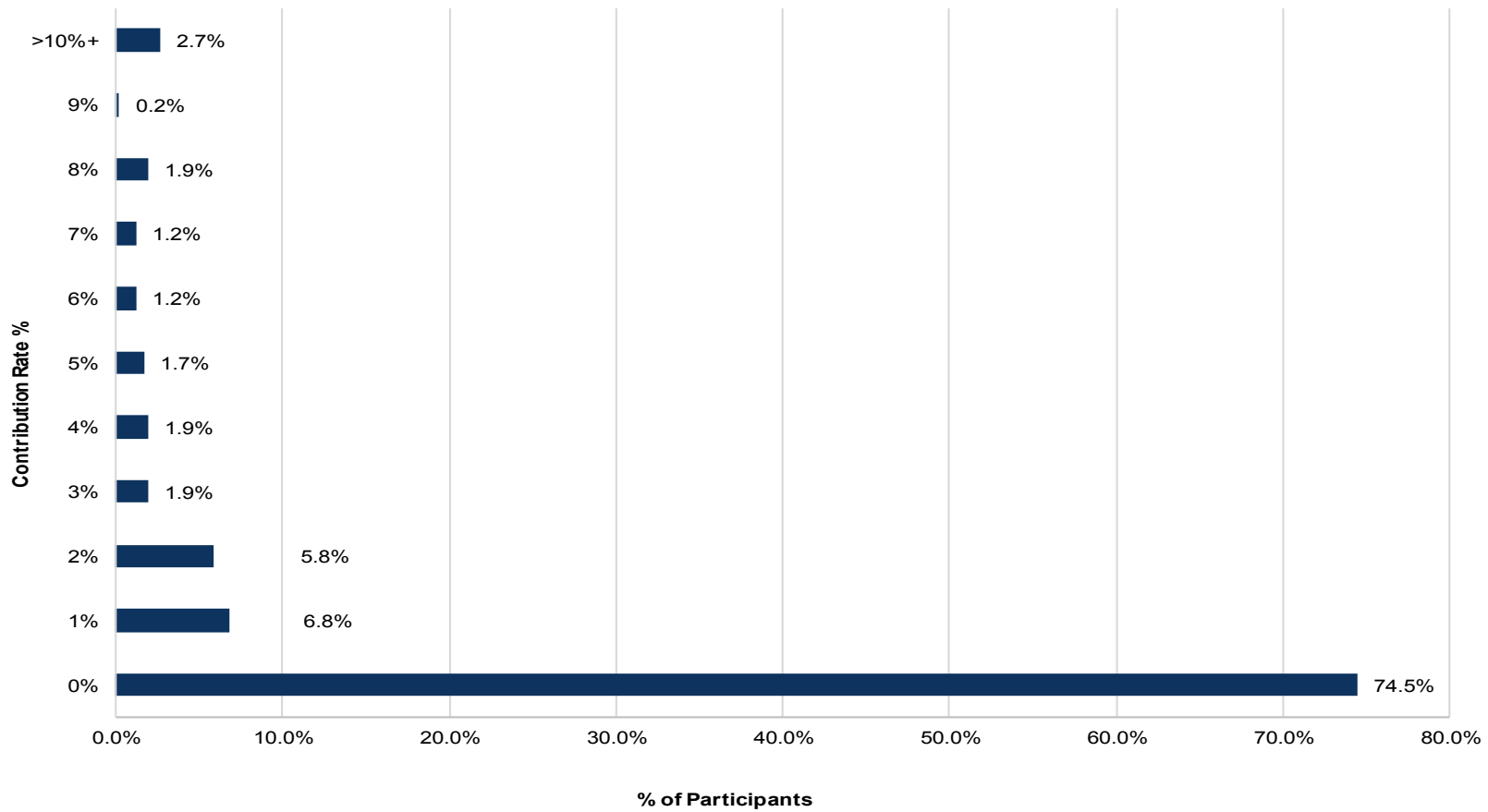
**Eligible Not Enrolled** – An individual who meets the requirements to join the plan, but has not enrolled in the plan (as of close of business on the last business day of the period).

*Due to rounding, pie chart may not equal 100%*

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## Employee Contribution Rate (%)

As of June 30, 2018



Employee contribution rate (%) produced for active participants with balance as of 6/30/2018, including active participants with a balance that are not contributing into the plan. Excludes terminated participants, zero balance participants, and flat dollar contributions (if applicable on the plan).

*Due to rounding, bar graph may not equal 100%*



### Retirement Income Calculator (RIC) Analysis

7/1/2017 - 6/30/2018	
Total Retirement Income Calculator Completions	306
Unique Completions	205
Contribution Rate Increase	46

Since Inception for Currently Active Participants as of 6/30/2018	
Average Balance, RIC Participant	\$44,342
Average Balance, Non-RIC Participant	\$41,542
Average Contribution Rate, RIC Participant	4.63%
Average Contribution Rate, Non-RIC Participant	4.64%
Total Count of Participants with a RIC Gap	191
Average RIC Gap	\$2,091
Total Count of Participants with a RIC Surplus	124
Average RIC Surplus	\$2,090
Average Income Replacement, RIC Participant	78%
Average Income Replacement, Non-RIC Participant	23%

**Total Retirement Income Calculator Completions** - Number of RIC completions for the given time period. If a single participant completed the RIC multiple times within the given time period, they would be counted multiple times.

**Unique Completions**: Total number of unique active/eligibles that completed the retirement income calculator during the reporting period

**Contribution Rate Increases**: Total number of active/eligibles that completed the retirement income calculator and increased their contribution rate.

**Average Balance RIC Participant** - For participants who have a balance greater than \$0 that have previously completed the RIC - The total balance of active participants divided by the total count of active participants

**Average Balance Non-RIC Participant** - For participants who have a balance greater than \$0 that have NOT previously completed the RIC - The total balance of active participants divided by the total count of active participants

**Average Contribution Rate RIC Participant** - For participants who have completed the RIC - The total of all contribution rates (%) for active participants who have completed the RIC divided by the number of active participants that have completed the RIC who have non-zero contribution rates.

**Average Contribution Rate Non RIC Participant** - For participants who have NOT completed the RIC - The total of all contribution rates (%) for active participants who have completed the RIC divided by the number of active participants that have completed the RIC who have non-zero contribution rates.

**Average Income Replacement, RIC Participant** - Calculated by summing the income replacement percentages of all active, eligible & suspended participants who have completed the RIC divided by the total count of all those active, eligible & suspended participants that have completed the RIC. Individuals not enrolled in the plan are excluded from the calculation.

**Average Income Replacement, Non- RIC Participant** - Calculated by summing the income replacement percentages of all active, eligible & suspended participants who have not completed the RIC divided by the total count of all those active, eligible & suspended participants that have completed the RIC. Individuals not enrolled in the plan are excluded from the calculation.

**Participant** - An individual who has enrolled in the plan and has a non-zero account balance.

### IncomeFlex Participation

As Of 6/30/2018	<=44	45-54	55-64	65+	Grand Total
Participants Enrolled in IncomeFlex	0	0	9	3	12

### IncomeFlex Assets

As of 6/30/2018, the participants invested in IncomeFlex have 66.5% of their total plan assets in these funds, with an average balance of \$30,341.

### IncomeFlex Utilization

During the period of 7/1/2017 to 6/30/2018, the IncomeFlex participation rate was 2.2%.

# Plan Activity

### Contributions by Fund

INVESTMENT OPTIONS	7/1/2016 - 6/30/2017	%	7/1/2017 - 6/30/2018	%	Change	%
GIBRALTAR GUARANTEED FUND	\$282,126	23.0%	\$245,699	19.3%	(\$36,427)	-12.9%
AMERICAN FUNDS EUROPACIFIC GROWTH R4	\$188,157	15.3%	\$213,291	16.7%	\$25,135	13.4%
FIDELITY ADVISOR NEW INSIGHTS I	\$122,875	10.0%	\$135,475	10.6%	\$12,600	10.3%
T. ROWE PRICE US LARGE CAP VALUE EQUITY FUND (IS PLATFORM)	\$9,816	0.8%	\$131,291	10.3%	\$121,475	1237.5%
CORE PLUS BOND / PGIM FUND	\$112,008	9.1%	\$122,678	9.6%	\$10,671	9.5%
VANGUARD SELECTED VALUE INV	\$68,970	5.6%	\$96,429	7.6%	\$27,459	39.8%
MID CAP GROWTH / WESTFIELD CAPITAL FUND	\$64,401	5.3%	\$70,468	5.5%	\$6,068	9.4%
VANGUARD SMALL CAP INDEX ADM	\$40,773	3.3%	\$48,950	3.8%	\$8,176	20.1%
VANGUARD 500 INDEX ADMIRAL	\$38,940	3.2%	\$48,758	3.8%	\$9,818	25.2%
AMERICAN FUNDS CAPITAL WORLD GR&INC R4	\$36,327	3.0%	\$30,252	2.4%	(\$6,074)	-16.7%
AMERICAN FUNDS FUNDAMENTAL INVS R4	\$35,506	2.9%	\$28,344	2.2%	(\$7,162)	-20.2%
PRUDENTIAL DAY ONE INCOMEFLEX TARGET BALANCED FUND	\$20,670	1.7%	\$26,246	2.1%	\$5,576	27.0%
VANGUARD MID CAP INDEX ADMIRAL	\$17,450	1.4%	\$23,894	1.9%	\$6,444	36.9%
BLACKROCK ADVANTAGE SMALL CAP GR INSTL	\$20,348	1.7%	\$16,448	1.3%	(\$3,900)	-19.2%
OAKMARK EQUITY AND INCOME INVESTOR	\$16,425	1.3%	\$16,262	1.3%	(\$163)	-1.0%
EATON VANCE ATLANTA CAPITAL SMID-CAP I	\$11,564	0.9%	\$14,442	1.1%	\$2,878	24.9%
PGIM QMA SMALL-CAP VALUE R6	\$452	0.0%	\$6,146	0.5%	\$5,693	1258.7%
ALLIANZGI NFJ DIVIDEND VALUE INSTL	\$112,594	9.2%	\$0	0.0%	(\$112,594)	-100.0%
FIDELITY ADVISOR LEVERAGED CO STKI	\$20,799	1.7%	\$0	0.0%	(\$20,799)	-100.0%
ALLIANZGI NFJ SMALL-CAP VALUE INSTL	\$6,049	0.5%	\$0	0.0%	(\$6,049)	-100.0%
Total Assets Contributed	\$1,226,248	100.0%	\$1,275,073	100.0%	\$48,824	4.0%

### Interfund Transfers

7/1/2017 to 6/30/2018

INVESTMENT OPTIONS	IN	OUT	NET
GIBRALTAR GUARANTEED FUND	\$316,592	(\$124,439)	\$192,152
CORE PLUS BOND / PGIM FUND	\$201,943	(\$13,915)	\$188,029
BLACKROCK ADVANTAGE SMALL CAP GR INSTL	\$150,328	\$0	\$150,328
PRUDENTIAL DAY ONE INCOMEFLEX TARGET BALANCED FUND	\$206	(\$81)	\$125
PGIM QMA SMALL-CAP VALUE R6	\$409	(\$4,874)	(\$4,466)
OAKMARK EQUITY AND INCOME INVESTOR	\$492	(\$5,793)	(\$5,301)
VANGUARD SELECTED VALUE INV	\$57,878	(\$64,280)	(\$6,402)
AMERICAN FUNDS EUROPACIFIC GROWTH R4	\$155,666	(\$165,858)	(\$10,192)
T. ROWE PRICE US LARGE CAP VALUE EQUITY FUND (IS PLATFORM)	\$71,447	(\$83,825)	(\$12,378)
AMERICAN FUNDS FUNDAMENTAL INVS R4	\$4,979	(\$19,224)	(\$14,245)
AMERICAN FUNDS CAPITAL WORLD GR&INC R4	\$298	(\$14,761)	(\$14,462)
VANGUARD MID CAP INDEX ADMIRAL	\$6,691	(\$28,336)	(\$21,644)
MID CAP GROWTH / WESTFIELD CAPITAL FUND	\$24,205	(\$87,688)	(\$63,483)
VANGUARD SMALL CAP INDEX ADM	\$8,289	(\$99,940)	(\$91,651)
FIDELITY ADVISOR NEW INSIGHTS I	\$47,917	(\$179,312)	(\$131,395)
VANGUARD 500 INDEX ADMIRAL	\$9,667	(\$164,682)	(\$155,015)
TOTAL	\$1,057,007	(\$1,057,007)	\$0

### Participant Distribution Statistics

Distribution Type	Amount of Withdrawals Taken				# of Withdrawals			
	7/1/2016 - 6/30/2017	7/1/2017 - 6/30/2018	Change	% Change	7/1/2016 - 6/30/2017	7/1/2017 - 6/30/2018	Change	% Change
Termination	\$677,146	\$1,046,825	\$369,678	55%	34	37	3	9%
Installment Payment	\$197,249	\$227,053	\$29,805	15%	79	130	51	65%
Death Distribution	\$0	\$168,729	\$168,729	n/a	0	6	6	n/a
Required Minimum Distribution	\$41,836	\$94,420	\$52,584	126%	12	14	2	17%
In-Service Withdrawal	-\$6,946	\$47,572	\$54,518	-785%	3	12	9	300%
Hardship Withdrawal	\$2,563	\$8,858	\$6,294	246%	2	8	6	300%
<b>Grand Total</b>	<b>\$911,848</b>	<b>\$1,593,457</b>	<b>\$681,608</b>	<b>75%</b>	<b>130</b>	<b>207</b>	<b>77</b>	<b>59%</b>

7/1/2017 - 6/30/2018						
Distribution Sub-Type	Amount of Withdrawals Taken			# of Withdrawals		
	Age < 50	Age >= 50	Total	Age < 50	Age >= 50	Total
Rollover	\$0	\$1,059,637	\$1,059,637	0	16	16
Cash	\$30,255	\$503,565	\$533,820	10	181	191
<b>Grand Total</b>	<b>\$30,255</b>	<b>\$1,563,202</b>	<b>\$1,593,457</b>	<b>10</b>	<b>197</b>	<b>207</b>

Termination - A withdrawal that is taken when the participant is active and terminating from employment or is already in a 'Terminated' status.

Installment Payment - An Installment distribution is a payment option that disburses funds over time (i.e. monthly, quarterly, yearly).

Death Distribution - Distribution taken by a beneficiary. This could include required minimum distributions, installment payments, etc.

Required Minimum Distribution - Minimum amounts that a participant must withdraw annually upon reaching a certain age or retirement. This would exclude any beneficiary or QDRO accounts.

In-Service Withdrawal - A distribution that is taken while the participant is still active, before termination from employment.

Hardship Withdrawal - A distribution which is requested by a participant because of an immediate and heavy financial need that cannot be satisfied from other resources.

## Participant Transaction Statistics

	7/1/2017 - 9/30/2017	10/1/2017 - 12/31/2017	1/1/2018 - 3/31/2018	4/1/2018 - 6/30/2018
Call Center				
Unique Callers	18	15	22	18
Total Call Volume	21	21	32	20
Participant Website				
Unique Web Logins	213	201	267	225
Total Web Logins	2,999	2,869	3,539	2,951

Call Center Reason Category	7/1/2017 - 9/30/2017	10/1/2017 - 12/31/2017	1/1/2018 - 3/31/2018	4/1/2018 - 6/30/2018
Account Explanations	4	1	2	9
Allocations and Exchanges	0	0	1	0
Contributions	0	1	0	0
Disbursements	7	12	23	5
Hardships	5	4	2	1
IVR or Web Assistance	0	1	0	0
Status of Research	0	0	1	0
Website Processing	5	2	3	5
Total	21	21	32	20

### Definitions:

**Unique Callers** – The number of individuals that spoke to a Participant Service Center Representative during the reporting period (e.g., If the same individual called five times during the reporting period, they would only be counted once).

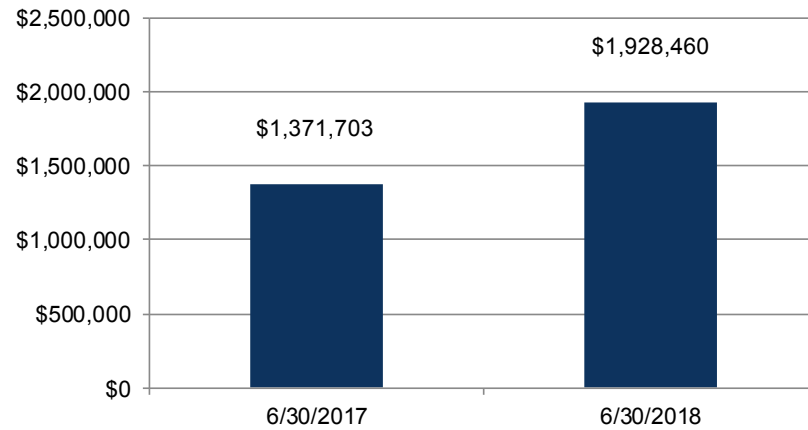
**Total Call Volume** – The number of calls to a Participant Service Center Representative during the reporting period (e.g., If the same individual called five times during the reporting period, they would be counted five times).

**Unique Web Logins** – The number of individuals that logged into the Participant Website during the reporting period (e.g., If the same individual logged-in five times during the reporting period, they would only be counted once).

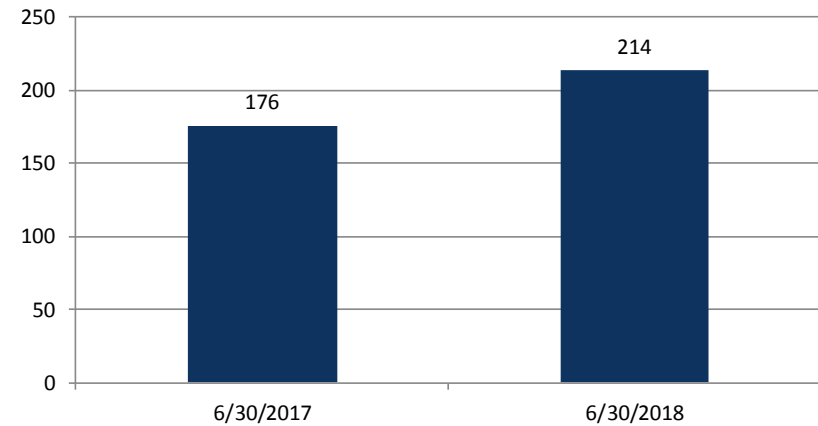
**Total Web Logins** – The number of logins to the Participant Website during the reporting period (e.g., If the same individual logged-in five times during the reporting period, they would be counted five times).

### Roth Summary

**Roth Assets**



**Roth Participants**

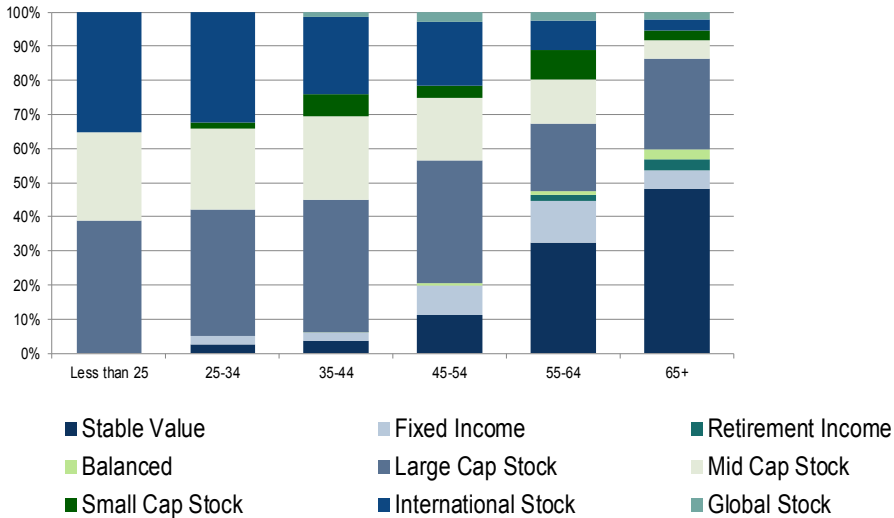


	6/30/2017	6/30/2018
Roth Assets	\$1,371,703	\$1,928,460
# of Participants in Roth	176	214
Participation Rate in Roth	34.0%	40.0%
Prudential % of Participants in Roth - As of 12/31/2017	11.9%	



# Investment Diversification

### Assets by Asset Class and Age as of June 30, 2018



### Asset Allocation

Asset Class	Your Plan Assets as of 6/30/2018	Your Plan % as of 6/30/2018
Stable Value	\$7,021,474	28.7%
Fixed Income	\$2,179,077	8.9%
Retirement Income	\$364,091	1.5%
Balanced	\$366,347	1.5%
Large Cap Stock	\$6,541,214	26.7%
Mid Cap Stock	\$3,266,551	13.4%
Small Cap Stock	\$1,431,787	5.9%
International Stock	\$2,707,618	11.1%
Global Stock	\$590,771	2.4%
<b>Total Participant Balances</b>	<b>\$24,468,929</b>	<b>100.0%</b>

### Fund Utilization By Age as of June 30, 2018

	Less than 25	25-34	35-44	45-54	55-64	65+	Total
Participants Invested in Only One Fund	0	0	7	7	17	18	49
Average # of Funds per Participant	5.0	5.8	5.7	5.8	5.8	4.6	5.6
<i>Prudential Participants Avg. # of Funds per Participant as of 12/31/2017</i>	6.4	6.3	6.0	5.8	5.5	4.1	5.7
% of Plan Assets in Stable Value	0.0%	2.4%	3.7%	11.3%	32.2%	48.2%	28.7%
<i>Prudential % of Plan Assets in Stable Value as of 12/31/2017</i>	11.6%	9.9%	11.9%	17.0%	28.4%	45.7%	24.5%

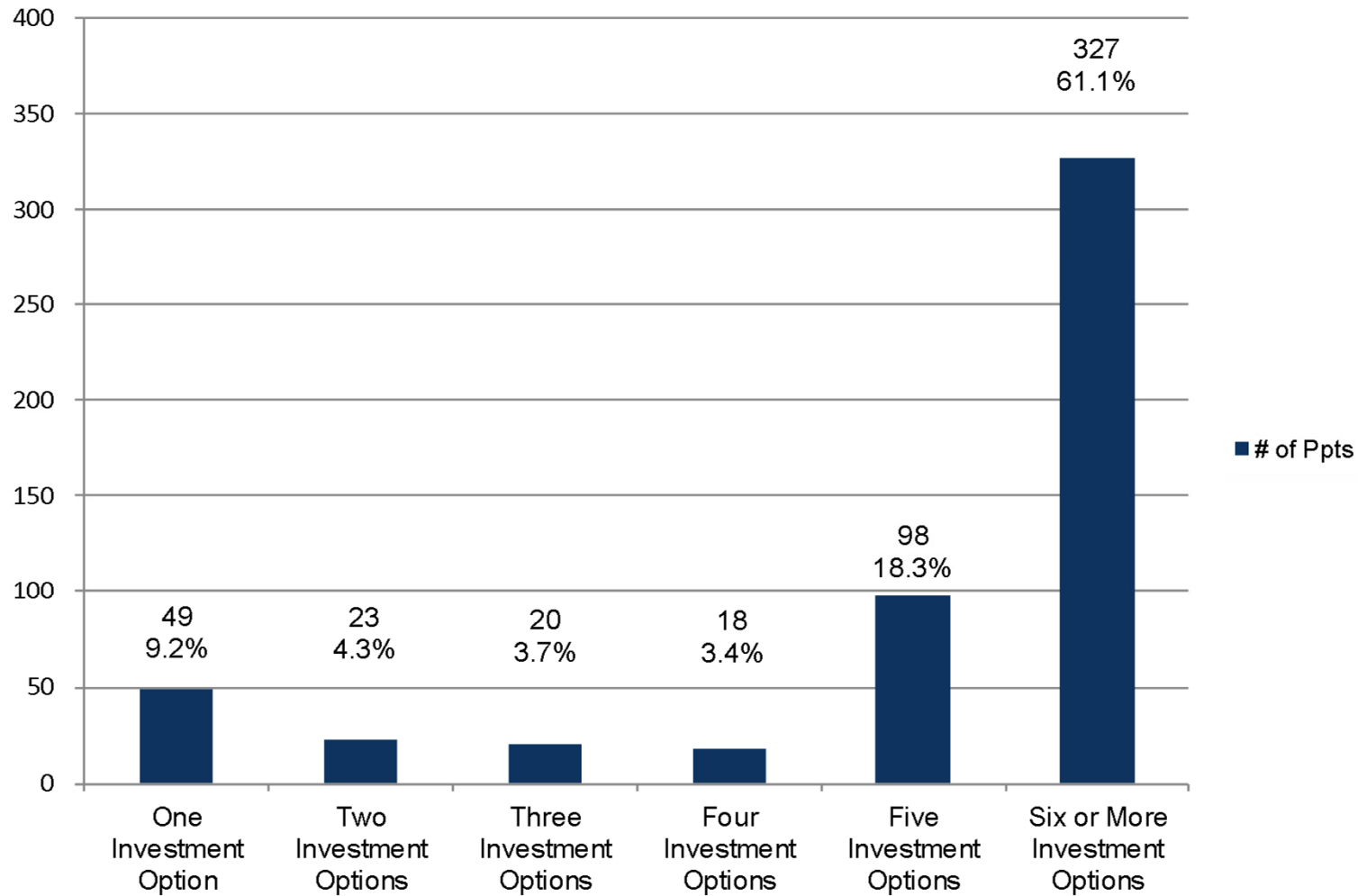
### Utilization by Fund

as of June 30, 2018

INVESTMENT OPTIONS	Balance	# of Ppts	Ppts Using as Sole Investment
<b>GIBRALTAR GUARANTEED FUND</b>	\$7,021,474	428	41
<b>AMERICAN FUNDS EUROPACIFIC GROWTH R4</b>	\$2,707,618	398	0
<b>FIDELITY ADVISOR NEW INSIGHTS I</b>	\$2,429,000	415	0
<b>CORE PLUS BOND / PGIM FUND</b>	\$2,179,077	267	0
<b>T. ROWE PRICE US LARGE CAP VALUE EQUITY FUND (IS PLATFORM)</b>	\$1,962,006	403	0
<b>VANGUARD SELECTED VALUE INV</b>	\$1,638,056	411	1
VANGUARD 500 INDEX ADMIRAL	\$1,075,166	34	2
AMERICAN FUNDS FUNDAMENTAL INVS R4	\$1,075,042	60	0
<b>MID CAP GROWTH / WESTFIELD CAPITAL FUND</b>	\$968,104	370	0
VANGUARD SMALL CAP INDEX ADM	\$758,544	45	0
AMERICAN FUNDS CAPITAL WORLD GR&INC R4	\$590,771	53	0
BLACKROCK ADVANTAGE SMALL CAP GR INSTL	\$400,702	26	1
VANGUARD MID CAP INDEX ADMIRAL	\$382,666	20	0
OAKMARK EQUITY AND INCOME INVESTOR	\$366,347	20	0
EATON VANCE ATLANTA CAPITAL SMID-CAP I	\$277,725	22	2
PGIM QMA SMALL-CAP VALUE R6	\$272,540	20	0
<b>PRUDENTIAL DAY ONE INCOMEFLEX TARGET BALANCED FUND</b>	\$233,275	12	2
INCOMEFLEX LT BALANCED FUND	\$130,816	5	0
Total	\$24,468,929		

The funds in **bold** type denote inclusion in the GoalMaker® product.

## Investment Utilization as of June 30, 2018



*Due to rounding, bar graph may not equal 100%*

### GoalMaker® Participation

as of 6/30/2018

	9/30/2017	12/31/2017	3/31/2018	6/30/2018
Plan Assets for Participants in GoalMaker	\$8,280,792	\$8,747,053	\$8,607,171	\$8,954,049
# of Participants in GoalMaker	307	306	308	323
Participation Rate in GoalMaker	58.6%	58.3%	58.9%	60.4%
% of Plan Assets for GoalMaker Participants	34.9%	35.6%	36.0%	36.6%

#### Prudential Book of Business For Plans Offering GoalMaker – As of 12/31/2017

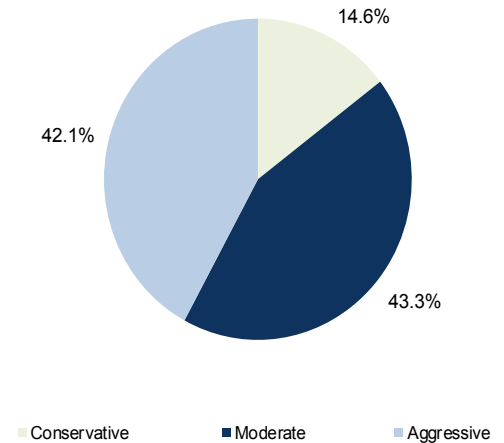
The participation rate in GoalMaker is 50.7%.

The percentage of plan assets for GoalMaker participants is 21.7%.

Participant Age Range	Conservative		Moderate		Aggressive		Total
	Active/Suspended	Terminated	Active/Suspended	Terminated	Active/Suspended	Terminated	
Less than 25	0	0	0	0	1	0	1
25-34	2	0	17	1	27	3	50
35-44	3	0	23	3	46	3	78
45-54	4	1	36	4	51	3	99
55-64	15	2	26	12	20	4	79
65+	2	3	6	2	0	3	16
Total	26	6	108	22	145	16	323

Participant Age Range	Conservative		Moderate		Aggressive		Total
	Active/Suspended	Terminated	Active/Suspended	Terminated	Active/Suspended	Terminated	
Less than 25	\$0	\$0	\$0	\$0	\$165	\$0	\$165
25-34	\$5,103	\$0	\$153,101	\$22,017	\$311,488	\$32,917	\$524,627
35-44	\$30,876	\$0	\$160,618	\$59,256	\$708,861	\$3,900	\$963,510
45-54	\$25,750	\$17,024	\$1,522,332	\$40,278	\$1,798,184	\$81,846	\$3,485,414
55-64	\$1,081,657	\$29,651	\$728,481	\$945,737	\$592,708	\$68,584	\$3,446,818
65+	\$100,428	\$17,669	\$233,678	\$11,978	\$0	\$169,762	\$533,515
Total	\$1,243,814	\$64,344	\$2,798,209	\$1,079,267	\$3,411,406	\$357,008	\$8,954,049

### Percentage of Assets by GoalMaker® Participation Portfolio - As of 6/30/2018



# 4.0%

average contribution rate (%) for active GoalMaker participants

*Due to rounding, pie chart may not equal 100%*

# 5.5 Years

average length of time GoalMaker participants have been enrolled in GoalMaker

# 60.0%

GoalMaker participation rate for those who actively elected GoalMaker

### GoalMaker® Participation – Default vs Non-Default Investor

#### Default Investor

	9/30/2017	12/31/2017	3/31/2018	6/30/2018
Plan Assets for Participants in GoalMaker	\$29,034	\$35,756	\$40,410	\$30,999
# of Participants in GoalMaker	3	3	3	2
Participation Rate in GoalMaker	0.6%	0.6%	0.6%	0.4%
% of Plan Assets for GoalMaker Participants	0.1%	0.1%	0.2%	0.1%

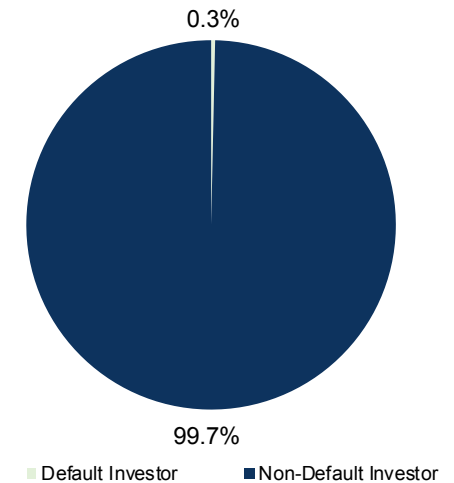
#### Non-Default Investor

	9/30/2017	12/31/2017	3/31/2018	6/30/2018
Plan Assets for Participants In GoalMaker	\$8,251,758	\$8,711,297	\$8,566,761	\$8,923,050
# of Participants in GoalMaker	304	303	305	321
Participation Rate in GoalMaker	58.0%	57.7%	58.3%	60.0%
% of Plan Assets for GoalMaker Participants	34.8%	35.5%	35.9%	36.5%

#### Total

	9/30/2017	12/31/2017	3/31/2018	6/30/2018
Plan Assets for Participants In GoalMaker	\$8,280,792	\$8,747,053	\$8,607,171	\$8,954,049
# of Participants in GoalMaker	307	306	308	323
Participation Rate in GoalMaker	58.6%	58.3%	58.9%	60.4%
% of Plan Assets for GoalMaker Participants	34.9%	35.6%	36.0%	36.6%

### Percentage of Assets by GoalMaker® Investor - As of 6/30/2018



*Due to rounding, pie chart may not equal 100%*



Assets and contributions reflect actual participant account balances and do not include outstanding loan balances, forfeitures, and / or expense account assets.

Customer should promptly report any inaccuracy or discrepancy to the brokerage firm(s).

All oral communications should be re-confirmed in writing to protect the customer's legal rights, including rights under the Securities Investor Protection act (SIPA).

This information should not be considered an offer or solicitation of securities, insurance products or services. No offer is intended nor should this material be construed as an offer of any product. The information is being presented by us solely in our role as the plan's service provider and or record keeper.

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Prudential's Book of Business averages are as of 12/31/2017.



# Section VII: GoalMaker Performance

# GoalMaker<sup>®</sup> Performance

*Especially Prepared for The Lancaster County, Nebraska Employees Retirement Plan  
Calculated using Actual Investment Fund Performance*

Risk Level	Time Horizon (Years)	Portfolio	Current Quarter As of 6/30/2018	Weighted Average Annual Total Return as of 6/30/2018			
				1 Year	3 Year	5 Year	10 Year
Conservative	0-5	C01	0.35%	4.12%	4.44%	n/a	n/a
	6-10	C02	0.43%	5.14%	5.05%	n/a	n/a
	11-15	C03	0.58%	6.83%	6.22%	n/a	n/a
	16+	C04	0.76%	8.85%	7.37%	n/a	n/a
Moderate	0-5	M01	0.47%	5.74%	5.43%	n/a	n/a
	6-10	M02	0.58%	6.83%	6.22%	n/a	n/a
	11-15	M03	0.67%	8.29%	7.05%	n/a	n/a
	16+	M04	0.79%	10.35%	8.17%	n/a	n/a
Aggressive	0-5	R01	0.61%	7.16%	6.42%	n/a	n/a
	6-10	R02	0.67%	8.29%	7.05%	n/a	n/a
	11-15	R03	0.80%	9.83%	7.91%	n/a	n/a
	16+	R04	0.93%	11.91%	9.02%	n/a	n/a

The calculated returns shown above are the weighted average returns of the underlying funds for the GoalMaker portfolios based on model allocations prior to **06/30/2018**. Returns are net of product expenses and fees and before any contract charges, with the exception of any fees the sponsor may have directed to be deducted from participant accounts. **Past performance does not guarantee future results.** The performance shown for the GoalMaker portfolios is for illustrative purposes only and does not reflect the actual experience of any individual participant in the program. This performance was calculated with the retroactive application of a model with the benefit of hindsight. **The performance shown above 1) was rebalanced on a (Quarterly) basis as per your plan 2) assumes no changes to the asset allocation percentages or to the investment options for the relevant periods 3) assumes that an individual was enrolled in GoalMaker for the entire relevant time period and 4) assumes an initial investment but does not include the effect of periodic contributions or withdrawals.**

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# GoalMaker® Performance

***Epecially Prepared for The Lancaster County, Nebraska Employees Retirement Plan  
Investment Fund Blended Performance of Actual Returns and Manager Composite***

Risk Level	Time Horizon (Years)	Portfolio	Current Quarter As of 6/30/2018	Weighted Average Annual Total Return as of 6/30/2018			
				1 Year	3 Year	5 Year	10 Year
Conservative	0-5	C01	0.35%	4.12%	4.44%	5.01%	n/a
	6-10	C02	0.43%	5.14%	5.05%	5.79%	n/a
	11-15	C03	0.58%	6.83%	6.22%	7.28%	n/a
	16+	C04	0.76%	8.85%	7.37%	8.75%	n/a
Moderate	0-5	M01	0.47%	5.74%	5.43%	6.28%	n/a
	6-10	M02	0.58%	6.83%	6.22%	7.28%	n/a
	11-15	M03	0.67%	8.29%	7.05%	8.33%	n/a
	16+	M04	0.79%	10.35%	8.17%	9.83%	n/a
Aggressive	0-5	R01	0.61%	7.16%	6.42%	7.52%	n/a
	6-10	R02	0.67%	8.29%	7.05%	8.33%	n/a
	11-15	R03	0.80%	9.83%	7.91%	9.50%	n/a
	16+	R04	0.93%	11.91%	9.02%	11.00%	7.94%

The calculated returns shown above are the weighted average returns of the underlying funds for the GoalMaker portfolios based on model allocations prior to **06/30/2018**. Returns are net of product expenses and fees and before any contract charges, with the exception of any fees the sponsor may have directed to be deducted from participant accounts. **Past performance does not guarantee future results.** The performance shown for the GoalMaker portfolios is for illustrative purposes only and does not reflect the actual experience of any individual participant in the program. This performance was calculated with the retroactive application of a model with the benefit of hindsight. **The performance shown above 1) was rebalanced on a (Quarterly) basis as per your plan 2) assumes no changes to the asset allocation percentages or to the investment options for the relevant periods 3) assumes that an individual was enrolled in GoalMaker for the entire relevant time period and 4) assumes an initial investment but does not include the effect of periodic contributions or withdrawals.**



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# GoalMaker® Performance

*Especially Prepared for The Lancaster County, Nebraska Employees Retirement Plan  
Investment Fund Actual Performance Supplemented by Manager Composite Performance*

Risk Level	Time Horizon (Years)	Portfolio	Current Quarter As of 6/30/2018	Weighted Average Annual Total Return as of 6/30/2018			
				1 Year	3 Year	5 Year	10 Year
Conservative	0-5	C01	0.38%	4.13%	4.45%	5.02%	n/a
	6-10	C02	0.45%	5.16%	5.06%	5.80%	n/a
	11-15	C03	0.59%	6.84%	6.23%	7.29%	n/a
	16+	C04	0.76%	8.85%	7.38%	8.77%	n/a
Moderate	0-5	M01	0.49%	5.75%	5.44%	6.29%	n/a
	6-10	M02	0.59%	6.84%	6.23%	7.29%	n/a
	11-15	M03	0.67%	8.30%	7.06%	8.35%	n/a
	16+	M04	0.79%	10.35%	8.18%	9.85%	n/a
Aggressive	0-5	R01	0.63%	7.17%	6.44%	7.54%	n/a
	6-10	R02	0.67%	8.30%	7.06%	8.35%	n/a
	11-15	R03	0.80%	9.84%	7.93%	9.52%	n/a
	16+	R04	0.92%	11.91%	9.03%	11.01%	7.95%

The calculated returns shown above are the weighted average returns of the underlying funds for the GoalMaker portfolios based on model allocations prior to **06/30/2018**. Returns are net of product expenses and fees and before any contract charges, with the exception of any fees the sponsor may have directed to be deducted from participant accounts. **Past performance does not guarantee future results.** The performance shown for the GoalMaker portfolios is for illustrative purposes only and does not reflect the actual experience of any individual participant in the program. This performance was calculated with the retroactive application of a model with the benefit of hindsight. **The performance shown above 1) was rebalanced on a (Quarterly) basis as per your plan 2) assumes no changes to the asset allocation percentages or to the investment options for the relevant periods 3) assumes that an individual was enrolled in GoalMaker for the entire relevant time period and 4) assumes an initial investment but does not include the effect of periodic contributions or withdrawals.**



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# GoalMaker® Allocations & Individual Fund Performance

Investment Option	Average Annual Return As of 6/30/2018												Gross Expense Ratio	Net Expense Ratio	Current Quarter	Average Annual Return As of 6/30/2018				Since Inception	Inception Date
	Conservative				Moderate				Aggressive							1 Year	3 Years	5 Years	10 Years		
	C01	C02	C03	C04	M01	M02	M03	M04	R01	R02	R03	R04									
<b>Stable Value</b>																					
Gibraltar Guaranteed Fund <sub>{248,302}</sub>	44%	39%	23%	14%	35%	23%	16%	7%	21%	16%	9%	0%	0.40%	0.40%	0.61%	2.48%	2.53%	2.49%	n/a	3.12%	Nov-2008
<b>Fixed Income (Long Term &amp; Intermediate)</b>																					
Core Plus Bond / PGIM Fund <sub>{302,1254,1977}</sub>	32%	27%	26%	16%	25%	26%	19%	8%	25%	19%	11%	0%	0.40%	0.40%	-0.58%	0.55%	3.33%	3.37%	4.85%	5.20%	Jul-2002
<i>Manager Composite</i>															-0.49%	0.59%	3.34%	3.83%	5.94%	5.67%	Jun-2002
<i>Blended Performance</i>															-0.58%	0.55%	3.33%	3.81%	5.93%	5.67%	Jun-2002
<b>Large Cap Stock - Value</b>																					
T. Rowe Price US Large Cap Value Equity Fund (IS Platform)	5%	7%	11%	15%	8%	11%	14%	17%	12%	14%	16%	19%	0.57%	0.57%	1.99%	8.34%	9.48%	n/a	n/a	7.91%	Jun-2014
<i>Manager Composite</i>															1.92%	8.35%	9.55%	11.11%	9.11%	10.79%	Mar-1990
<i>Blended Performance</i>															1.99%	8.34%	9.49%	11.05%	9.08%	9.23%	Jan-1996
<b>Large Cap Stock - Growth</b>																					
Fidelity Advisor New Insights I <sub>{6,29,35}</sub>	5%	7%	11%	15%	8%	11%	14%	17%	12%	14%	16%	19%	0.68%	0.68%	5.52%	21.62%	13.33%	14.57%	9.97%	11.95%	Jul-2003
<b>Small/Mid Cap Stock - Value</b>																					
Vanguard Selected Value Inv <sub>{6,29,35,42}</sub>	3%	4%	6%	8%	5%	6%	7%	10%	6%	7%	10%	13%	0.39%	0.39%	-0.13%	5.65%	7.64%	10.37%	10.62%	8.99%	Feb-1996
<b>Small/Mid Cap Stock - Growth</b>																					
Mid Cap Growth / Westfield Capital Fund <sub>{42,302}</sub>	3%	4%	6%	8%	5%	6%	7%	10%	6%	7%	10%	13%	0.85%	0.85%	4.38%	17.57%	10.78%	14.19%	9.38%	9.04%	Jun-2007
<b>International Stock</b>																					
American Funds Europacific Growth R4 <sub>{6,29,35,141,1906}</sub>	8%	12%	17%	24%	14%	17%	23%	31%	18%	23%	28%	36%	0.83%	0.83%	-2.92%	8.97%	6.14%	7.96%	4.49%	7.84%	Jun-2002

- Keep in mind that application of asset allocation and diversification concepts does not ensure a profit or protect against loss in a declining market. **It is possible to lose money by investing in securities.**
- **The performance quoted represents past performance. The investment return and principal value will fluctuate so that an investor shares, 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 more information current to the most recent month end, please call 800-353-2847 or visit our website at [www.Prudential.com](http://www.Prudential.com).**
- This information should not be construed as an endorsement of GoalMaker. Plan participants may continue to make their own allocation decisions. As a service provider, neither Prudential Financial nor its representatives are permitted to render investment advice.
- The historical performance shown represents the change in net asset value of an investment over a stated period assuming the reinvestment of dividends and capital gains distributions. The performance results shown do not reflect the deduction of the sales charge that may apply if the Fund shares were purchased outside of the plans or other programs. If the sales charges were reflected, performance may be lower. This is the performance that best reflects your investment experience as sales charges do not apply to your plan. At times, certain mutual fund's performance may be extraordinarily high due to investing in sectors that achieved unprecedented returns. There can be no assurance that this performance can be repeated in the future.
- **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. 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 contact Prudential Retirement at 200 Wood Avenue South, Iselin, NJ, for a free prospectus that contains this and other information about our funds. Read the prospectus carefully before investing.**
- Securities products and services are offered through Prudential Investment Management Services LLC (PIMS), Newark, NJ, a Prudential Financial company.
- Prudential Retirement's group variable annuity contracts are issued by Prudential Retirement Insurance & Annuity Company (PRIAC), Hartford, CT, a Prudential Financial Company.
- In providing this information Prudential Retirement is not undertaking to provide impartial investment advice, or to give advice in a fiduciary capacity. Prudential Retirement may benefit from advisory and other fees paid to it or its affiliates for managing, selling, or settling of the Prudential mutual funds and other investment products or securities offered by Prudential Retirement or its affiliates. Investment vehicles sponsored or managed by a Prudential Retirement affiliate generate more revenue for the Prudential enterprise than non-proprietary investment vehicles. Prudential Retirement's sales personnel generally receive greater compensation if plan assets are invested in proprietary investment vehicles. Prudential Retirement may benefit directly from the difference between investment earnings of Prudential Retirement's stable value funds and the amount credited to deposits in those funds. Prudential Retirement may also benefit from broker-dealer or other entities' co-sponsorship of Prudential conferences.
- These model portfolios are provided as samples and not as investment recommendations. The model portfolios are based on generally accepted investment practices and take into account the principles of modern portfolio theory, in which allocations are adjusted in an effort to achieve maximum returns for a given level of risk. Participants using GoalMaker should consider other assets, income, and investments (e.g. equity in a home, Social Security benefits, individual retirement plan investments, etc.) in addition to the interest in the plan, to the extent those items are not taken into account in the model before applying these models to their individual situation. **Past performance of investments or asset classes does not guarantee future results.**
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## GoalMaker<sup>®</sup> Fund Footnotes

<sup>6</sup>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 1-800-353-2847 for a free prospectus and if available, a summary prospectus that contain this and other information about our 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.

<sup>29</sup>The performance quoted represents past performance. The investment return and principal value will fluctuate so that an investor's shares, 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 1-800-353-2847 or visit our website at [www.prudential.com](http://www.prudential.com).

<sup>35</sup>Source: Morningstar Inc.. Morningstar average annual returns may differ from the returns calculated by the fund.

<sup>42</sup>Small and mid sized companies may present greater opportunities for capital appreciation, but may also involve greater risks than larger companies. As a result, the value of stocks issued by these companies may fluctuate more than stocks of larger issuers.

<sup>141</sup>Investing in foreign securities presents certain unique risks not associated with domestic investments, such as currency fluctuation and political and economic changes. This may result in greater share price volatility.

<sup>248</sup>The Guaranteed Income Fund (GIF) 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 PRIAC's general account. Payment obligations and the fulfillment of any guarantees specified in the group annuity contract are insurance claims supported by the full faith and credit of PRIAC. However, if you are a participant in a nonqualified deferred compensation plan, GIF may be only a reference account that is used to determine the plan's liability to you, and may not represent an actual investment in the group annuity. 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. Prudential Retirement is compensated in connection with this product when general account investment returns exceed the interest credited on contract balances. 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.

<sup>302</sup>This fund has a fee waiver in place of .11% that is not reflected in the Net Expense ratio shown. Fund performance reflects the application of the fee waiver.

<sup>1254</sup>Fixed income investments (bond) are subject to interest rate risk; their value will decline as interest rates rise.

<sup>1906</sup>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.

<sup>1977</sup>Effective January 4, 2016, Prudential Investment Management (PIM) rebranded itself as PGIM. As a result, the Core Plus Bond / PIM Fund is now known as the Core Plus Bond / PGIM Fund.

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# GoalMaker<sup>®</sup> Performance

*Especially Prepared for The Lancaster County, Nebraska Employees Retirement Plan*

*Calculated using Actual Investment Fund Performance*

*For GoalMaker<sup>®</sup> Portfolios that include a Guaranteed Lifetime Income Feature*

Risk Level	Time Horizon (Years)	Portfolio	Current Quarter As of 6/30/2018	Weighted Average Annual Total Return as of 6/30/2018			
				1 Year	3 Year	5 Year	10 Year
Conservative	0-5	CI1	0.99%	5.81%	4.75%	n/a	n/a
	6-10	CI2	0.93%	5.96%	4.82%	n/a	n/a
	11-15	CI3	1.03%	6.65%	5.30%	n/a	n/a
	16+	CI4	1.12%	7.34%	5.70%	n/a	n/a
Moderate	0-5	MI1	0.88%	6.29%	5.25%	n/a	n/a
	6-10	MI2	0.93%	6.91%	5.68%	n/a	n/a
	11-15	MI3	0.99%	7.53%	6.05%	n/a	n/a
	16+	MI4	1.06%	8.58%	6.64%	n/a	n/a
Aggressive	0-5	RI1	0.75%	6.89%	5.90%	n/a	n/a
	6-10	RI2	0.86%	7.86%	6.46%	n/a	n/a
	11-15	RI3	0.90%	8.84%	7.01%	n/a	n/a
	16+	RI4	0.97%	10.28%	7.78%	n/a	n/a

The calculated returns shown above are the weighted average returns of the underlying funds for the GoalMaker portfolios based on model allocations prior to **06/30/2018**. Returns are net of product expenses and fees and before any contract charges, with the exception of any fees the sponsor may have directed to be deducted from participant accounts. **Past performance does not guarantee future results.** The performance shown for the GoalMaker portfolios is for illustrative purposes only and does not reflect the actual experience of any individual participant in the program. This performance was calculated with the retroactive application of a model with the benefit of hindsight. **The performance shown above 1) was rebalanced on a (Quarterly) basis as per your plan 2) assumes no changes to the asset allocation percentages or to the investment options for the relevant periods 3) assumes that an individual was enrolled in GoalMaker for the entire relevant time period and 4) assumes an initial investment but does not include the effect of periodic contributions or withdrawals.**

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# GoalMaker® Performance

***Epecially Prepared for The Lancaster County, Nebraska Employees Retirement Plan  
Investment Fund Blended Performance of Actual Returns and Manager Composite  
For GoalMaker® Portfolios that include a Guaranteed Lifetime Income Feature***

Risk Level	Time Horizon (Years)	Portfolio	Current Quarter As of 6/30/2018	Weighted Average Annual Total Return as of 6/30/2018			
				1 Year	3 Year	5 Year	10 Year
Conservative	0-5	CI1	0.99%	5.81%	4.75%	5.44%	n/a
	6-10	CI2	0.93%	5.96%	4.82%	5.54%	n/a
	11-15	CI3	1.03%	6.65%	5.30%	6.18%	n/a
	16+	CI4	1.12%	7.34%	5.70%	6.67%	n/a
Moderate	0-5	MI1	0.88%	6.29%	5.25%	6.11%	n/a
	6-10	MI2	0.93%	6.91%	5.68%	6.63%	n/a
	11-15	MI3	0.99%	7.53%	6.05%	7.11%	n/a
	16+	MI4	1.06%	8.58%	6.64%	7.87%	n/a
Aggressive	0-5	RI1	0.75%	6.89%	5.90%	6.90%	n/a
	6-10	RI2	0.86%	7.86%	6.46%	7.61%	n/a
	11-15	RI3	0.90%	8.84%	7.01%	8.37%	n/a
	16+	RI4	0.97%	10.28%	7.78%	9.39%	n/a

The calculated returns shown above are the weighted average returns of the underlying funds for the GoalMaker portfolios based on model allocations prior to **06/30/2018**. Returns are net of product expenses and fees and before any contract charges, with the exception of any fees the sponsor may have directed to be deducted from participant accounts. **Past performance does not guarantee future results.** The performance shown for the GoalMaker portfolios is for illustrative purposes only and does not reflect the actual experience of any individual participant in the program. This performance was calculated with the retroactive application of a model with the benefit of hindsight. **The performance shown above 1) was rebalanced on a (Quarterly) basis as per your plan 2) assumes no changes to the asset allocation percentages or to the investment options for the relevant periods 3) assumes that an individual was enrolled in GoalMaker for the entire relevant time period and 4) assumes an initial investment but does not include the effect of periodic contributions or withdrawals.**



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# GoalMaker<sup>®</sup> Performance

*Especially Prepared for The Lancaster County, Nebraska Employees Retirement Plan  
Investment Fund Actual Performance Supplemented by Manager Composite Performance*

*For GoalMaker<sup>®</sup> Portfolios that include a Guaranteed Lifetime Income Feature*

Risk Level	Time Horizon (Years)	Portfolio	Current Quarter As of 6/30/2018	Weighted Average Annual Total Return as of 6/30/2018			
				1 Year	3 Year	5 Year	10 Year
Conservative	0-5	CI1	0.99%	5.82%	4.76%	5.44%	n/a
	6-10	CI2	0.93%	5.97%	4.83%	5.55%	n/a
	11-15	CI3	1.03%	6.66%	5.30%	6.19%	n/a
	16+	CI4	1.12%	7.34%	5.71%	6.67%	n/a
Moderate	0-5	MI1	0.88%	6.30%	5.26%	6.11%	n/a
	6-10	MI2	0.94%	6.92%	5.69%	6.64%	n/a
	11-15	MI3	0.99%	7.54%	6.05%	7.11%	n/a
	16+	MI4	1.06%	8.58%	6.65%	7.88%	n/a
Aggressive	0-5	RI1	0.76%	6.90%	5.91%	6.91%	n/a
	6-10	RI2	0.86%	7.87%	6.47%	7.62%	n/a
	11-15	RI3	0.90%	8.85%	7.02%	8.37%	n/a
	16+	RI4	0.96%	10.28%	7.79%	9.40%	n/a

The calculated returns shown above are the weighted average returns of the underlying funds for the GoalMaker portfolios based on model allocations prior to **06/30/2018**. Returns are net of product expenses and fees and before any contract charges, with the exception of any fees the sponsor may have directed to be deducted from participant accounts. **Past performance does not guarantee future results.** The performance shown for the GoalMaker portfolios is for illustrative purposes only and does not reflect the actual experience of any individual participant in the program. This performance was calculated with the retroactive application of a model with the benefit of hindsight. **The performance shown above 1) was rebalanced on a (Quarterly) basis as per your plan 2) assumes no changes to the asset allocation percentages or to the investment options for the relevant periods 3) assumes that an individual was enrolled in GoalMaker for the entire relevant time period and 4) assumes an initial investment but does not include the effect of periodic contributions or withdrawals.**



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- Keep in mind that application of asset allocation and diversification concepts does not ensure a profit or protect against loss in a declining market. **It is possible to lose money by investing in securities.**
- **The performance quoted represents past performance. The investment return and principal value will fluctuate so that an investor shares, 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 more information current to the most recent month end, please call 800-353-2847 or visit our website at [www.Prudential.com](http://www.Prudential.com).**
- This information should not be construed as an endorsement of GoalMaker. Plan participants may continue to make their own allocation decisions. As a service provider, neither Prudential Financial nor its representatives are permitted to render investment advice.
- The historical performance shown represents the change in net asset value of an investment over a stated period assuming the reinvestment of dividends and capital gains distributions. The performance results shown do not reflect the deduction of the sales charge that may apply if the Fund shares were purchased outside of the plans or other programs. If the sales charges were reflected, performance may be lower. This is the performance that best reflects your investment experience as sales charges do not apply to your plan. At times, certain mutual fund's performance may be extraordinarily high due to investing in sectors that achieved unprecedented returns. There can be no assurance that this performance can be repeated in the future.
- **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. 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 contact Prudential Retirement at 200 Wood Avenue South, Iselin, NJ, for a free prospectus that contains this and other information about our funds. Read the prospectus carefully before investing.**
- Securities products and services are offered through Prudential Investment Management Services LLC (PIMS), Newark, NJ, a Prudential Financial company.
- Prudential Retirement's group variable annuity contracts are issued by Prudential Retirement Insurance & Annuity Company (PRIAC), Hartford, CT, a Prudential Financial Company.
- In providing this information Prudential Retirement is not undertaking to provide impartial investment advice, or to give advice in a fiduciary capacity. Prudential Retirement may benefit from advisory and other fees paid to it or its affiliates for managing, selling, or settling of the Prudential mutual funds and other investment products or securities offered by Prudential Retirement or its affiliates. Investment vehicles sponsored or managed by a Prudential Retirement affiliate generate more revenue for the Prudential enterprise than non-proprietary investment vehicles. Prudential Retirement's sales personnel generally receive greater compensation if plan assets are invested in proprietary investment vehicles. Prudential Retirement may benefit directly from the difference between investment earnings of Prudential Retirement's stable value funds and the amount credited to deposits in those funds. Prudential Retirement may also benefit from broker-dealer or other entities' co-sponsorship of Prudential conferences.
- These model portfolios are provided as samples and not as investment recommendations. The model portfolios are based on generally accepted investment practices and take into account the principles of modern portfolio theory, in which allocations are adjusted in an effort to achieve maximum returns for a given level of risk. Participants using GoalMaker should consider other assets, income, and investments (e.g. equity in a home, Social Security benefits, individual retirement plan investments, etc.) in addition to the interest in the plan, to the extent those items are not taken into account in the model before applying these models to their individual situation. **Past performance of investments or asset classes does not guarantee future results.**
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# GoalMaker<sup>®</sup> Fund Footnotes

<sup>6</sup>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 1-800-353-2847 for a free prospectus and if available, a summary prospectus that contain this and other information about our 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.

<sup>29</sup>The performance quoted represents past performance. The investment return and principal value will fluctuate so that an investor's shares, 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 1-800-353-2847 or visit our website at [www.prudential.com](http://www.prudential.com).

<sup>35</sup>Source: Morningstar Inc.. Morningstar average annual returns may differ from the returns calculated by the fund.

<sup>42</sup>Small and mid sized companies may present greater opportunities for capital appreciation, but may also involve greater risks than larger companies. As a result, the value of stocks issued by these companies may fluctuate more than stocks of larger issuers.

<sup>141</sup>Investing in foreign securities presents certain unique risks not associated with domestic investments, such as currency fluctuation and political and economic changes. This may result in greater share price volatility.

<sup>248</sup>The Guaranteed Income Fund (GIF) 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 PRIAC's general account. Payment obligations and the fulfillment of any guarantees specified in the group annuity contract are insurance claims supported by the full faith and credit of PRIAC. However, if you are a participant in a nonqualified deferred compensation plan, GIF may be only a reference account that is used to determine the plan's liability to you, and may not represent an actual investment in the group annuity. 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. Prudential Retirement is compensated in connection with this product when general account investment returns exceed the interest credited on contract balances. 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.

<sup>302</sup>This fund has a fee waiver in place of .11% that is not reflected in the Net Expense ratio shown. Fund performance reflects the application of the fee waiver.

<sup>1254</sup>Fixed income investments (bond) are subject to interest rate risk; their value will decline as interest rates rise.

<sup>1413</sup>Group variable annuity contracts are issued by Prudential Retirement Insurance and Annuity Company (PRIAC) CA COA # 08003, Hartford, CT. Guarantees are based on the claims-paying ability of the issuing company and are subject to certain limitations, terms, and conditions. Contract form # GA-2020-TGWB4-0805 or state variations thereof.

Variable annuities are suitable for long-term investing, particularly retirement savings. This material must be accompanied or preceded by Prudential IncomeFlex®Target Important Considerations.

<sup>1824</sup>Performance shown beginning 09/22/2009 represents the actual performance track record of the Prudential Day One IncomeFlex Target Balanced Fund. Performance prior to 09/22/2009 represents simulated performance based on the historical track record of the underlying funds in the fund-of-funds structure, weighted in accordance with the asset allocation of each underlying fund as specified by the Prudential Day One IncomeFlex Target Balanced Fund's glidepath, beginning with the Glidepath Inception Date of June 30, 2009 ("Glidepath Performance").

<sup>1880</sup>Effective 9/30/13, the Prudential Incomeflex Target EasyPath funds will change their name to Prudential Day One Incomeflex Target funds.

<sup>1894</sup>Glidepath Performance is adjusted to reflect the fees and expenses of the Fund, and reflects daily rebalancing and annual ratcheting along the Fund's glidepath. Glidepath Performance is based on hypothetical performance results. Unlike the results shown in the actual performance track record of the Funds, as applicable, Glidepath Performance results do not represent actual trading and may not reflect the impact of material economic and market factors, such as lack of liquidity.

<sup>1906</sup>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.

<sup>1977</sup>Effective January 4, 2016, Prudential Investment Management (PIM) rebranded itself as PGIM. As a result, the Core Plus Bond / PIM Fund is now known as the Core Plus Bond / PGIM Fund.

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280 Trumbull Street  
Hartford, CT 06103