

A photograph showing the silhouettes of three people riding bicycles on a paved path that leads towards a sunset. The sun is low on the horizon, creating a warm, golden glow. In the background, there are rolling hills and mountains under a clear sky.

Your Retirement Plan Changes: Dates and Details

Dear Participant,

Lancaster County continuously reviews its benefit offerings to ensure that all employees have the best available services, including resources to help you enjoy greater financial security in retirement. That's why we're pleased to inform you of some significant changes to the Lancaster County Retirement Plan.

Please review the information carefully.

Your financial future is important to us, so we look forward to working with you to make these changes smoothly and seamlessly—and to helping you achieve your retirement saving goals.

Effective January 1, 2019

- **Enhanced Plan Match:** The County Commissioners have voted to increase the match on the 401a plan from 13% to 16%, starting January 1, 2019.
 - » Under your current Lancaster County Retirement Plan provisions, those receiving 1:1 match contribution will automatically change to the new matching percentage.
 - Today 13% is going into your 401a plan. You are contributing 6.5% and the County is matching that with 6.5%. As of January 1, 2019, you will see your contribution increase to 8% along with the County's for a total contribution of 16%.
 - » If you are currently receiving the 1.5:1 match, you can elect the new matching percentage as a one-time voluntary election.
 - Today 13% is also going into your 401a plan. However, you are contributing 5.2% and the County is matching that with 7.8%. If you elect the new match, you would see your contribution increase 2.8% to 8% and the County would increase their contribution .2% to also contribution 8%.
 - You can elect to go to this new match immediately. However, once you make the election it will be irrevocable, meaning that you cannot change it again.

Why the change

Why did the County Commissioners vote to change the match? Here are some of the reasons your plan is increasing the match:

- The responsibility of saving falls on the employee. Social security is not intended to fully replace your income at retirement, so your employer plan plays an important role in helping fill those gaps.
- According to "How Much Should People Save?" Center for Retirement Research at Boston College, July 2014 people need to be saving at least 16% of their current income.

- Lancaster County does not provide a defined benefit option at retirement. What you will receive is the cash balance in your 401a plan and it will be up to you to make it last throughout your retirement.
- The County is committed to helping you adequately save for retirement by increasing the mandatory match.

What You Need to Do

These changes require **no action** on your part.

How to Access Your Account

To review your account, make any changes to your contributions, or to obtain more information about the Lancaster County Retirement Plan or plan investment options:

- Log in to your account at **prudential.com/online/retirement**.
- Contact a Prudential participant service representative by calling **877-778-2100** Monday to Friday, 7 a.m. to 8 p.m. ET. A representative can help if you have questions or would like additional information.

If You Have Questions or Need More Information

Please contact Prudential Retirement® at **877-778-2100**. Participant service representatives are available to assist you Monday through Friday from 8 a.m. to 9 p.m. ET. Be sure to have your Personal Identification Number (PIN) available when you call or view your account online, at prudential.com/online/retirement.

Attend an upcoming information session:

Your on site Retirement Counselor, Crystal Vacura, CRC® will be conducting informational sessions listed below. If you have other questions, you can contact Crystal via email at Crystal.Vacura@Prudential.com or phone at 402-957-5088.

Date	Time	Location
October 2, 2018	8am – 8:30am	County Corrections, 3801 West O St
October 9, 2018	3pm – 3:30pm	555 S 10th St, Conference Room 106
October 17, 2018	11:30am – 12pm	County Engineer, 444 Cherrycreek Road, Bldg C
October 29, 2018	10am – 10:30am	555 S 10th St, Conference Room 106

Sincerely,

Todd Wiltgen

Chair, The Lancaster County Board of Commissioners



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

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Financial Wellness

WORKPLACE PARTICIPANT ENGAGEMENT

Inspire workers to take control of their financial lives with workplace campaigns to encourage account upgrades, financial assessments and budgeting tool engagement.

New account experience campaign

Give workers a glimpse of their new account experience with workplace materials that create awareness, promote account upgrades and encourage web registration.

YOU GOT THIS.

Your best financial life is waiting. Upgrade your account today.

See all your Prudential accounts in one place

Take the Know Where You Stand self-assessment

Manage to a budget with the Daily Money budgeting tool

Log in to upgrade at prudential.com/online/retirement

You will create new credentials as part of the upgrade. If you have Prudential accounts from another employer, you may not be eligible until a future date.

Don't have a web account? No problem. Select **Register Now**.

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Upgrade your account today. Then you can:

- See all your Prudential accounts in one place
- Take the Know Where You Stand self-assessment
- Manage to a budget with the Daily Money budgeting tool

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UPGRADE YOUR ACCOUNT

Your best financial life is waiting.

Log in to get started

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You Got This. Your Best Financial Life Is Waiting.

Upgrade your account today

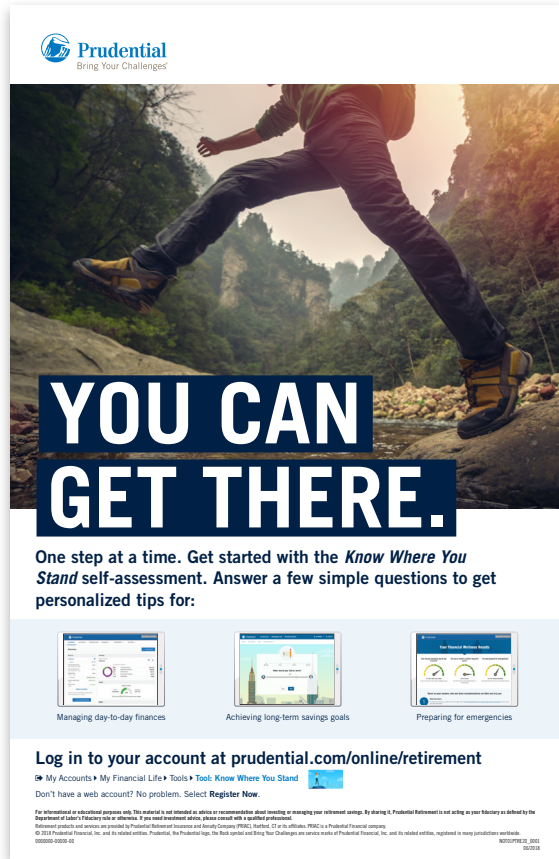
- See all your Prudential accounts in one place
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- Manage to a budget with the Daily Money budgeting tool

Log in to upgrade

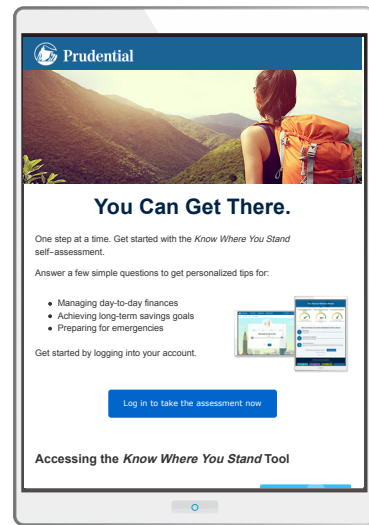
Email

Know Where You Stand assessment campaign

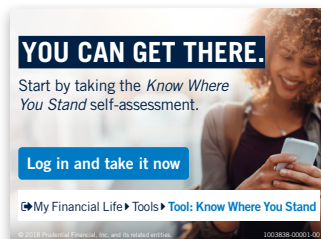
The *Know Where You Stand* financial wellness assessment is a recommended first step and helps participants get actionable tips to improve their financial wellness.



Poster



Email

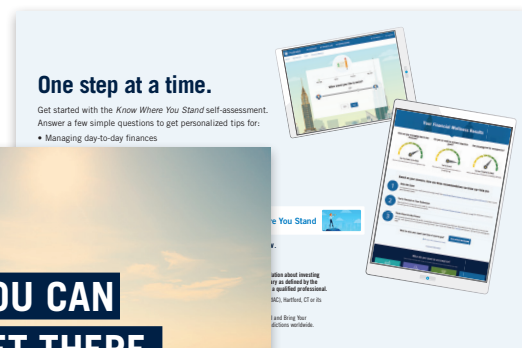


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Daily Money budgeting tool campaign

Calling attention to the *Daily Money* budgeting tool will remind workers that managing day-to-day finances is an important part of achieving financial wellness.



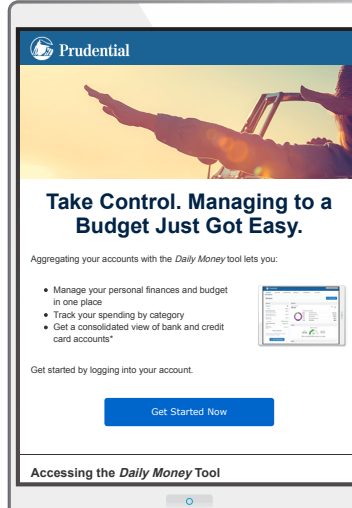
TAKE CONTROL.

Managing to a budget just got easy.
Aggregating your accounts with the *Daily Money* tool lets you:

- Manage your personal finances and budget in one place
- Track your spending by category
- Get a consolidated view of bank and credit card accounts*

Log in to your account at prudential.com/online/retirement
 ▶ My Accounts ▶ My Financial Life ▶ Tools ▶ Tool: **Daily Money**

*This financial information will not be shared with your employer or plan sponsor.
 For information on an individual's program with this material, we will refer you to a representative about investing or managing your retirement savings. By sharing it, Prudential Retirement is not acting as your fiduciary as defined by the Department of Labor's Employee Retirement Income Security Act of 1974. If you need investment advice, please consult with a qualified professional.
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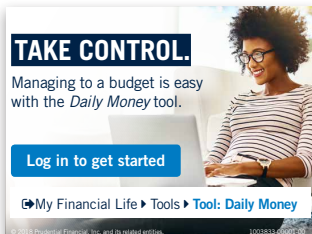
Get started by logging into your account.

[Get Started Now](#)

Accessing the *Daily Money* Tool

Email

Poster



TAKE CONTROL.

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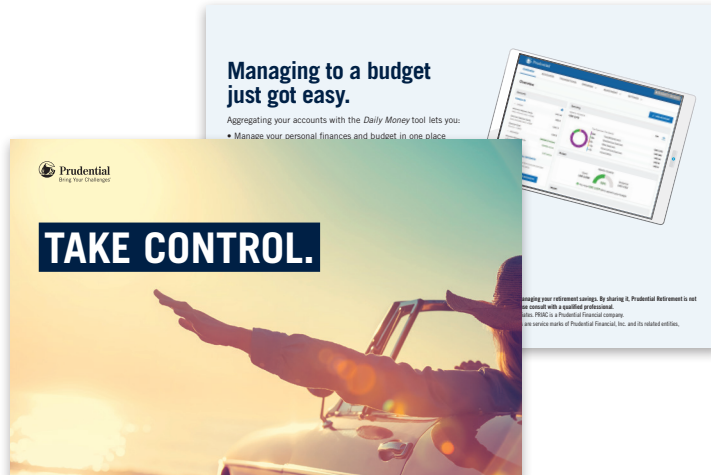
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Each of your employees has different financial needs and communication preferences. The financial wellness campaigns are designed to help you connect them to the tools that can help them achieve improved outcomes.

Contact your Prudential representative or visit [prudential.com/wellnesseffect](https://www.prudential.com/wellnesseffect) to learn more.



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