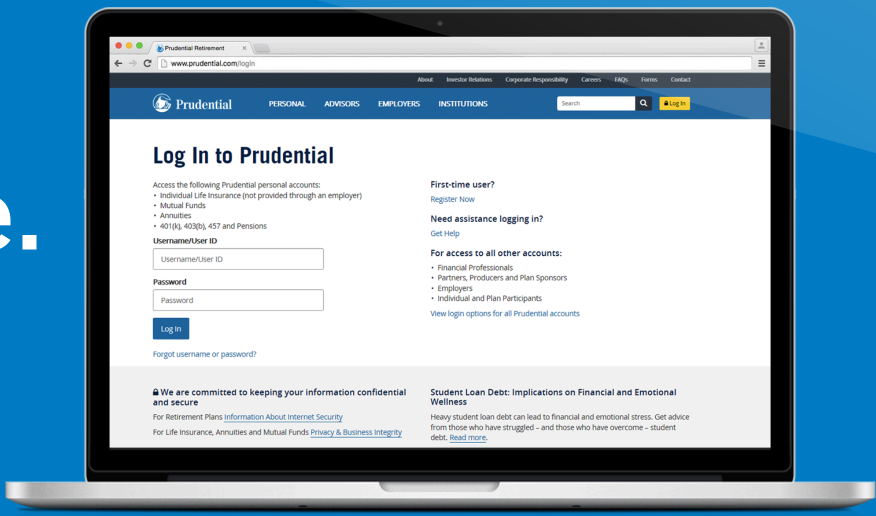
UFCW LOCAL 1776 AND PARTICIPATING EMPLOYERS RETIREMENT AND SAVINGS PLAN

UFCW Local 1776 & Participating Employers
Retirement & Savings Plan

Manage your account online.

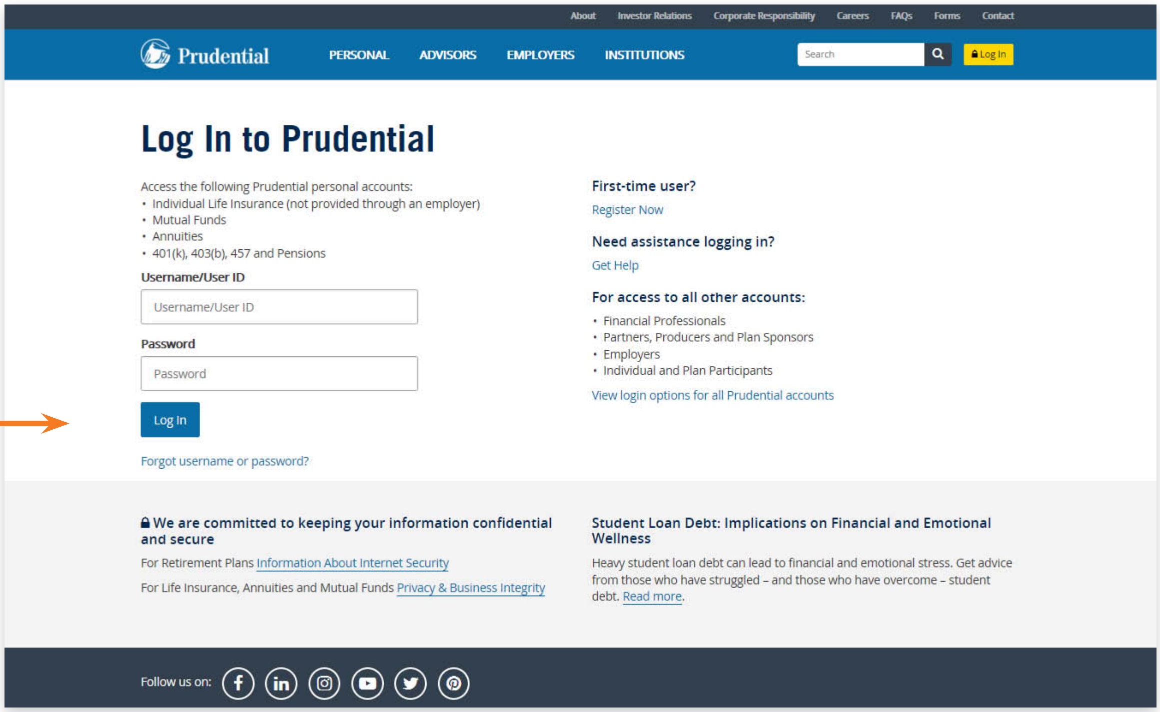
Your retirement plan website puts your financial future at your fingertips.



Your retirement plan website, **prudential.com/login**, puts your financial future at your fingertips. It's easy to use and is a helpful way to manage your UFCW Local 1776 & Participating Employers Retirement & Savings Plan account from your computer or mobile device. This guide will give you an overview of the site, help you learn your way around and review some

Contents

Let's get started!

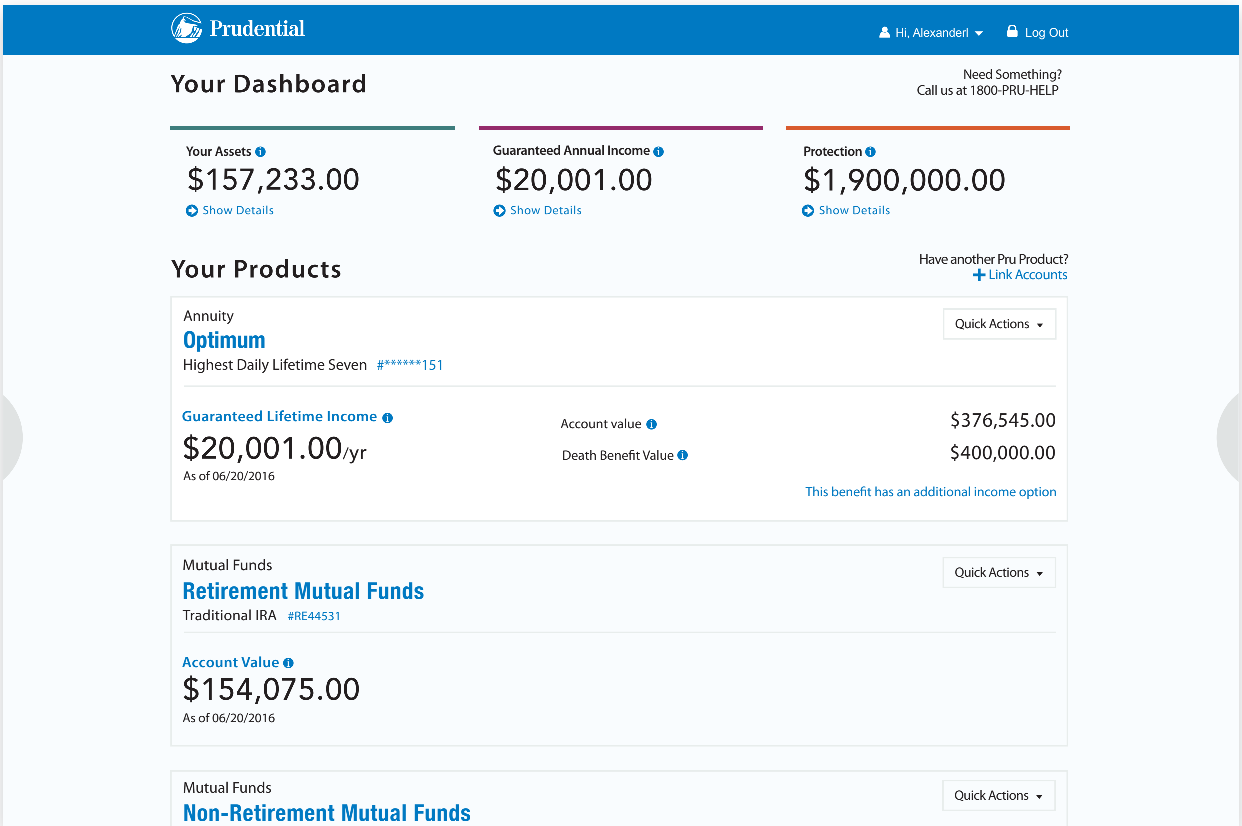


On the login page, enter your user ID and password. (If you're a first-time user, click **Register Now** and follow the instructions to create your ID and password.)

Your password is a unique code you create. It should be a combination of letters and numbers. Remember to keep your password in a safe place.

Your plan website is mobile optimized—so you can access your account any time, from virtually anywhere.

Your Dashboard



Once you've logged in, you'll see Your Dashboard. Here you can see a complete view of the accounts you have with Prudential.

Click the name of the product you want to view to see more details.

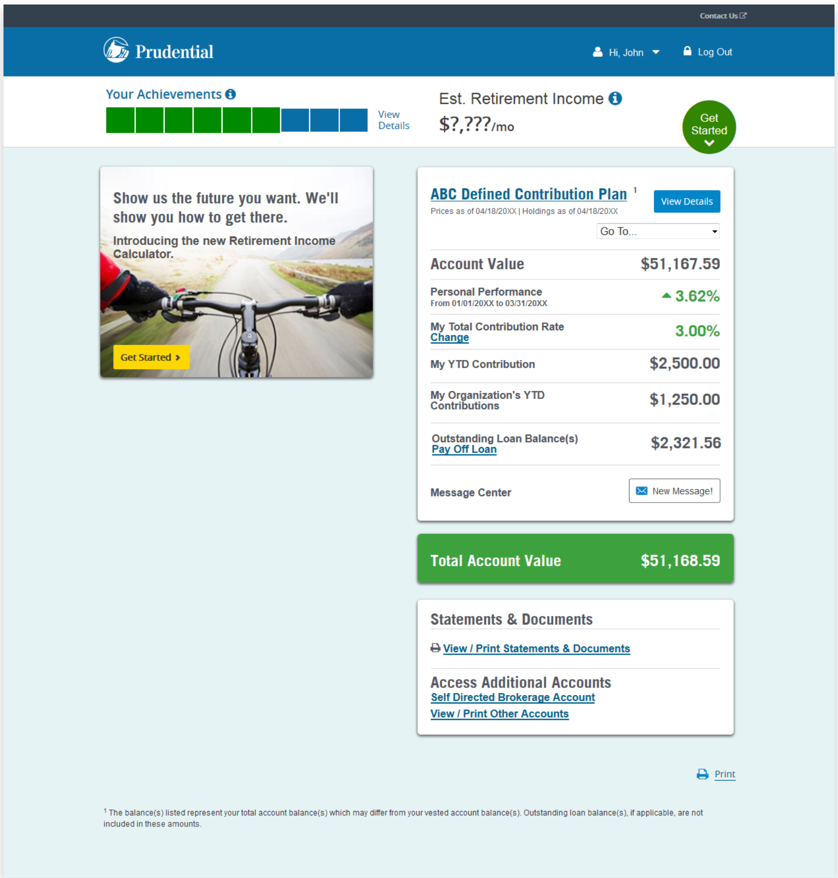
For illustrative use only, does not represent performance of any actual Prudential Investment product.

Accounts Home

From the Accounts Home page, you can see:

- A summary of your Prudential retirement account(s)
- Your investment performance
- Year-to-date contributions to your account.

Click the **View Details** button or the plan name(s), or use the drop-down menu to manage your account(s).



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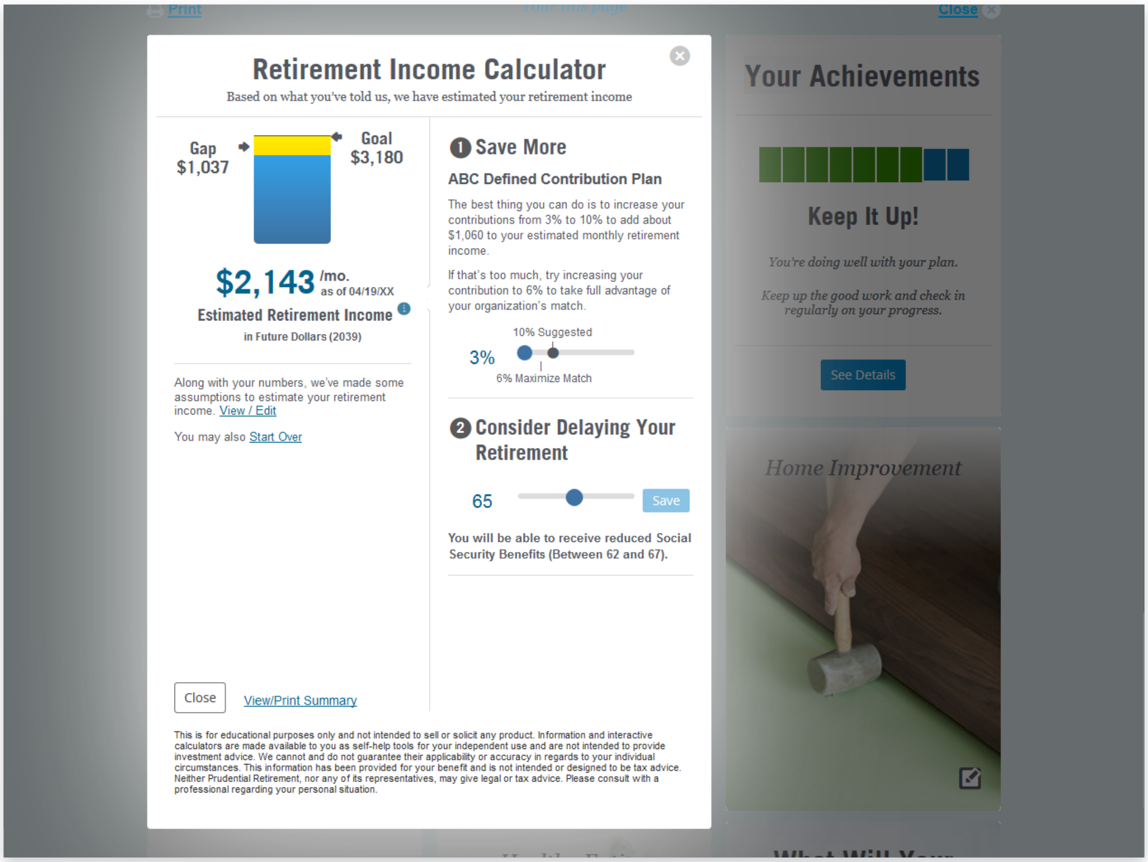
Retirement Income Calculator



Track your progress—in real time

On *every* page, you'll have access to the **Retirement Income Calculator (RIC)**, a tool that can help you:

- Define your retirement goals, and tell you if you're on track to meet them.
- Experiment with different strategies.
- Include retirement assets from outside your Prudential plan.
- Get an action plan to help get you on track.

Follow the prompts to enter your information.

If you have an income gap, the RIC will help you create an action plan to help get you on track.

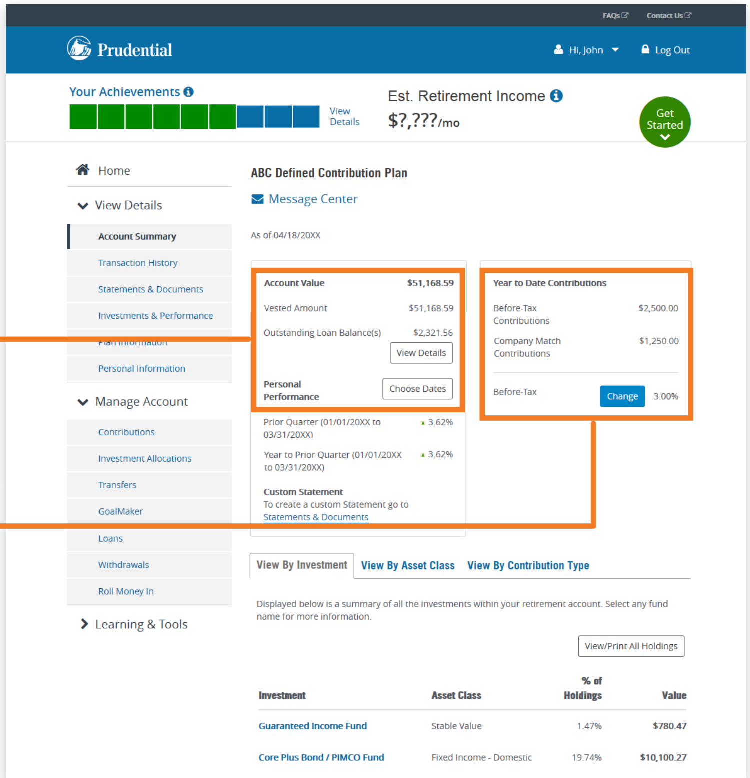
You can adjust your strategy to see how changes might impact your potential retirement income. Your information is saved—the RIC updates every time you log in—and you can change your information at any time.

Viewing your account

Keep Going: View your details

For more in-depth information about your account—from the Accounts Home page, click **View Details** next to the name of the retirement account you want to view, or you can just click the plan's name.

- **Account value vested amount** (the portion of your savings you own)
- **Outstanding loan balances** (if applicable)
- **Personal performance**
- **Year-to-date contributions** to your account



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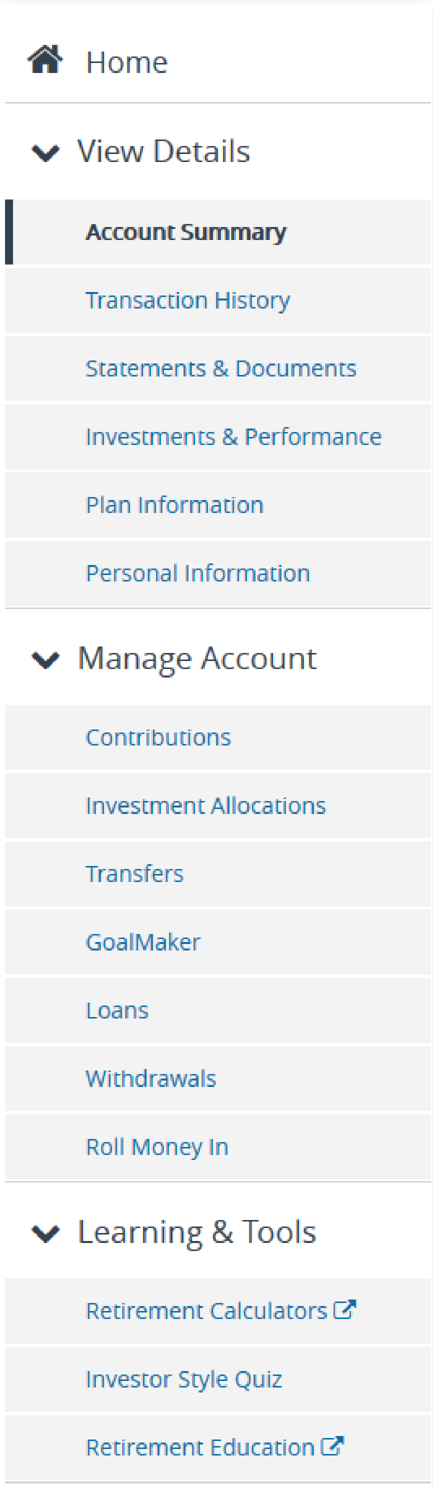
Left-hand navigation



How to navigate the site

From the left-hand bar, you can:

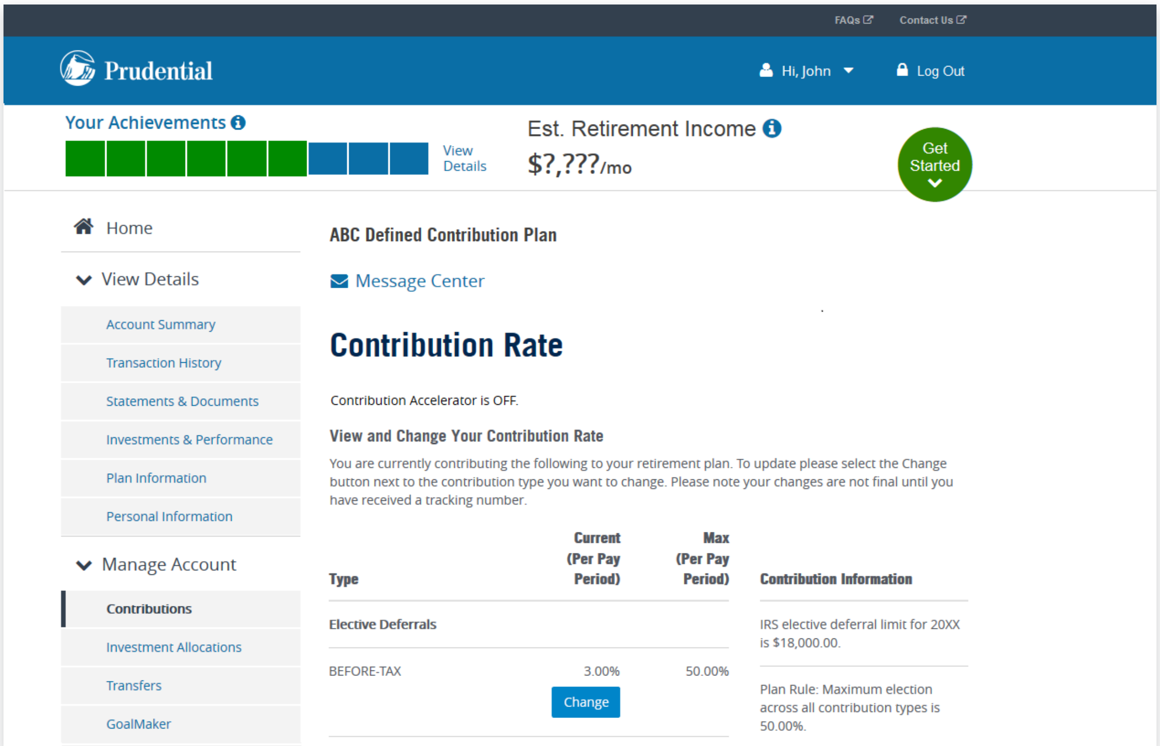
- View account details and update your information.
- Change your contribution rate.
- Change your investments, or transfer money between funds.
- Learn more about saving and investing for retirement.

What's more, help is easy to find. At the bottom of every screen, you'll see links to the Frequently Asked Questions (**FAQ**) and **Glossary** sections of the site. The **FAQ** contains answers to frequently asked questions about the retirement planning process and using the website. And if you come across a term that's unfamiliar to you, just visit the **Glossary**.

Common transactions

How to change your contributions

- Click **Contributions** in the left-hand menu.
- You'll see your current contribution rates and the maximum allowed.
- Click **Change** for the contribution type you want to update.
- Choose your new contribution amount.
- Click **OK**.
- You'll get the confirmation number on the next page. Print the confirmation page for your records.



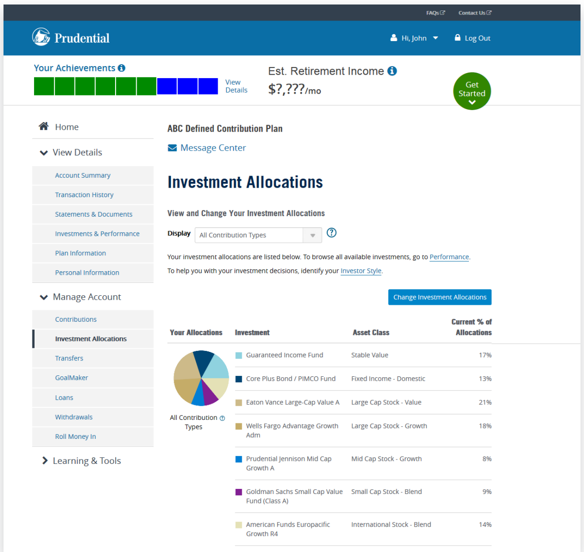
Want to save more automatically?

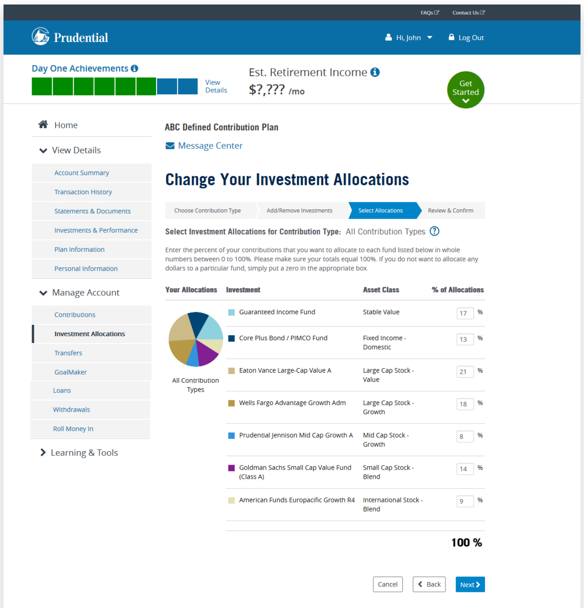
Your plan offers Contribution Accelerator, an optional feature that automatically raises your contribution rate once a year until it reaches a limit set by your plan. You can change the amount and date of your increases, and turn this feature on and off at any time.

Common transactions

Update how to invest contributions

- Under Manage Account in the left-hand menu, click **Investment Allocations** in the navigation.
- You'll see a list of plan investments and the percentage of contributions you allocate to each. Click **Change Investment Allocations** to make updates.
- If your plan allows different contribution types (sources), choose the one you want to adjust.
- You will see a list of investments available in your plan. Enter the new percentage of contributions you want to allocate, or direct, to each investment. (You do not have to direct contributions to every option, but the percentages you choose must total 100%.) Click **Next**.
- Review your changes, then click **Next**.
- Take a look at the Review and Confirm screen. If you are satisfied with your request, click **Apply Changes**.
- **Please note that changes aren't final until you receive a confirmation number at the end of the transaction.** Print the confirmation for your records.

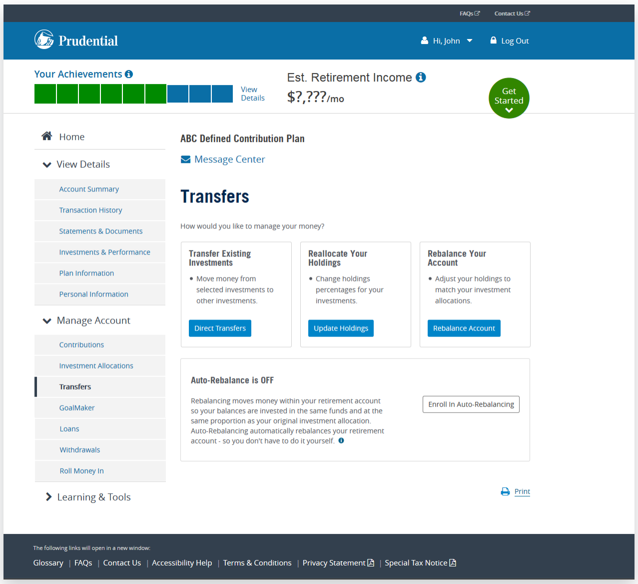


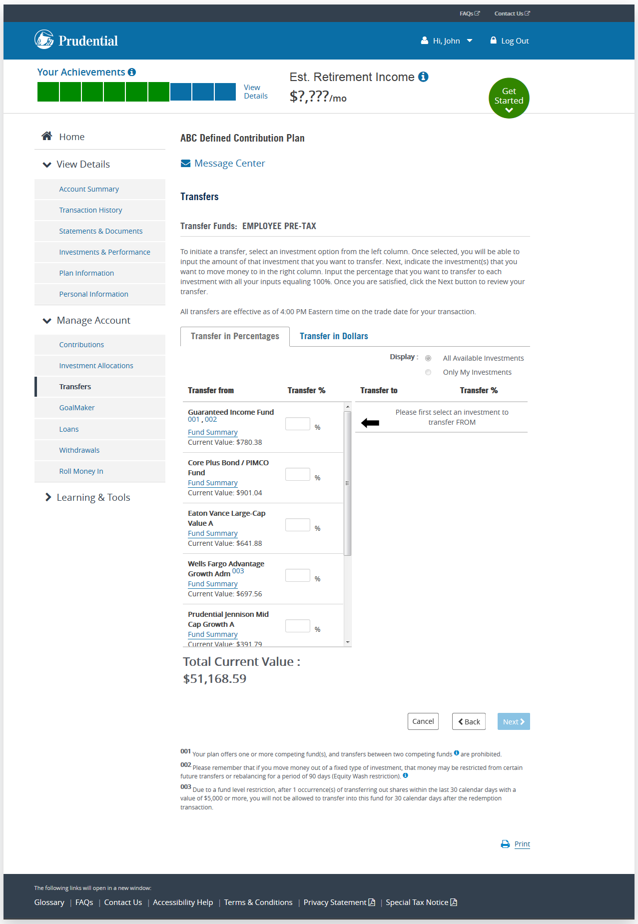


Common transactions

Move money between investments

- Under Manage Account in the left-hand menu, click **Transfers**.
- You'll be asked to select a transfer method.
- Choose **Transfer Existing Investments** to move money between individual investments.
- If applicable, select the contribution type (money source; e.g. pre-tax, base contribution match, etc.) to transfer money from and click **Next**.
- Select the fund you want to transfer money **FROM**. You can only make one transfer at a time. To make multiple exchanges, repeat the following steps for each transfer.
- Enter the amount you wish to transfer, either as a percentage of your fund balance (e.g. 50%) or as a specific dollar amount (e.g. $3,500). (Click the tabs above the list to switch between percentages and dollars.) Click **Next** to continue.
- Choose the investment(s) you want to transfer the money **TO**. If you choose more than one, you must indicate what percentage of the transfer to direct to each fund. Make sure your selections total 100%.
- Take a look at the Review and Confirm screen. If you are satisfied with your request, click **Apply Changes**.
- To make changes, click **Edit** to the right of the request summary.
- **Changes are not final until you receive a confirmation at the end of the transaction.** Print the confirmation page for your records.



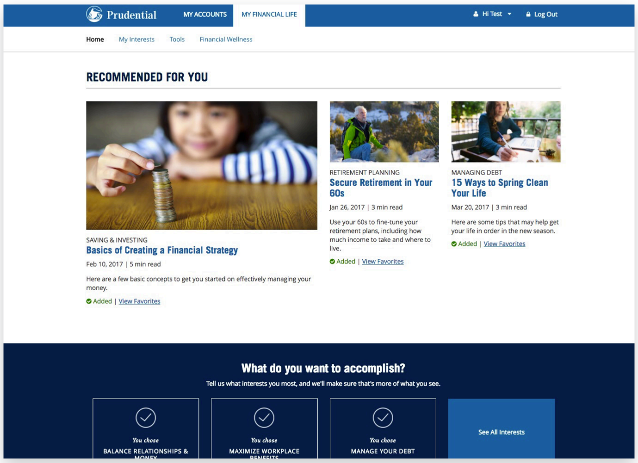


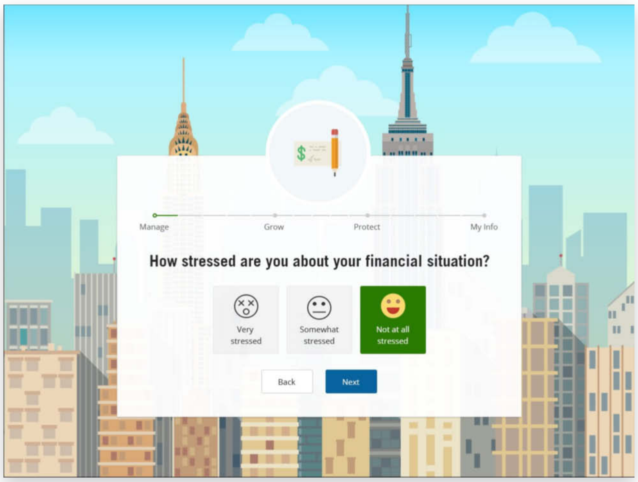
Important:

*You can only make one transfer at a time. To move more money between investments, click **Perform Another Transfer** and repeat the steps above.*

My Financial Life

- The My Financial Life tab lets you choose your financial topics of interest; and with every visit, you'll be presented with content that is aligned to your needs.
- Under My Interests, you can easily indicate what content is important to you. Helpful articles populate the site based on your interests. All are quick, easy reads. The site also includes videos and interactive content.
- Our interactive tools can help you plan and execute your healthiest financial strategy. This includes a financial assessment that is actually fun to use. And you don't need a stack of papers by your side to take it. Just start clicking! It's THAT easy.
- Prudential understands that life is hard. We're all doing our best. And, with a little support and encouragement, our best can get better.





Contact us

Have questions? Need help?

Contact Prudential Retirement®:

- **By email:** Click "Contact Us" in the upper-right corner of any page, then pick a subject from the drop-down menu to submit a comment or question.
- **By phone:** Call us toll-free at **877-PRU-2100 (877-778-2100)**. Representatives are available Monday through Friday, 8 a.m. to 9 p.m. ET.

If you have any questions, contact Prudential Retirement at the toll-free number on your statement or log in at **prudential.com/login**.

Prudential
Bring Your Challenges®

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*Amounts withdrawn are subject to income taxes. Withdrawals before age 59 1/2 may also be subject to a 10% federal income tax penalty and plan restrictions. This information has been provided for your benefit and is not intended or designed to be tax advice. Neither Prudential Financial nor any of its affiliates provide tax or legal advice for which you should consult your qualified professional.

Asset allocation and diversification do not assure a profit or protect against loss in a declining market. **You can lose money by investing in securities.**

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

Rollover assets may be assessed fees or other surrender charges.

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