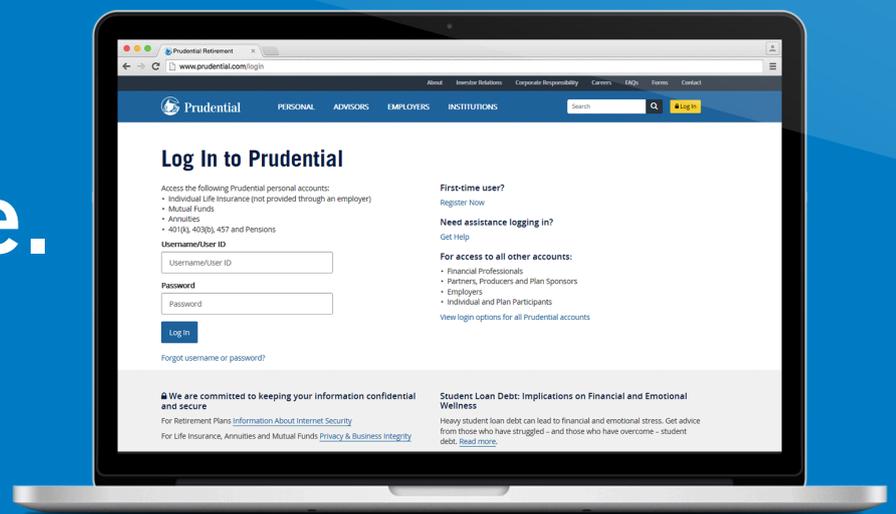


# Manage your account online.

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



Your retirement plan website, [prudential.com/login](https://www.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

- Get started!
- Your Dashboard
- Accounts home
- Retirement income calculator
- Viewing your account
- Left-hand navigation
- Common transactions
  - Change your contributions
  - Change how to invest new contributions
  - Move money between investments
- Your Dashboard
- Left-hand navigation
- Contact us

# Let's get started!

Prudential PERSONAL ADVISORS EMPLOYERS INSTITUTIONS Search Log In

## Log In to Prudential

Access the following Prudential personal accounts:

- Individual Life Insurance (not provided through an employer)
- Mutual Funds
- Annuities
- 401(k), 403(b), 457 and Pensions

**Username/User ID**

**Password**

Log In

Forgot username or password?

**First-time user?**  
[Register Now](#)

**Need assistance logging in?**  
[Get Help](#)

**For access to all other accounts:**

- Financial Professionals
- Partners, Producers and Plan Sponsors
- Employers
- Individual and Plan Participants

[View login options for all Prudential accounts](#)

**We are committed to keeping your information confidential and secure**  
For Retirement Plans [Information About Internet Security](#)  
For Life Insurance, Annuities and Mutual Funds [Privacy & Business Integrity](#)

**Student Loan Debt: Implications on Financial and Emotional Wellness**  
Heavy student loan debt can lead to financial and emotional stress. Get advice from those who have struggled – and those who have overcome – student debt. [Read more.](#)

Follow us on:

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

**Prudential** Hi, Alexander Log Out

**Your Dashboard** Need Something? Call us at 1800-PRU-HELP

<b>Your Assets</b> \$157,233.00 <a href="#">Show Details</a>	<b>Guaranteed Annual Income</b> \$20,001.00 <a href="#">Show Details</a>	<b>Protection</b> \$1,900,000.00 <a href="#">Show Details</a>
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**Your Products** Have another Pru Product? [+ Link Accounts](#)

**Annuity**  
**Optimum** [Quick Actions](#)  
Highest Daily Lifetime Seven #\*\*\*\*\*151

<b>Guaranteed Lifetime Income</b> \$20,001.00/yr As of 06/20/2016	<b>Account value</b> \$376,545.00	<b>Death Benefit Value</b> \$400,000.00
---	--------------------------------------	--

[This benefit has an additional income option](#)

**Mutual Funds** [Quick Actions](#)  
**Retirement Mutual Funds**  
Traditional IRA #RE44531

<b>Account Value</b> \$154,075.00 As of 06/20/2016
--

**Mutual Funds** [Quick Actions](#)  
**Non-Retirement Mutual Funds**

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).

The screenshot displays the Prudential Accounts Home interface. At the top, the Prudential logo is on the left, and user information 'Hi, John' and 'Log Out' are on the right. Below the header, there are two main sections: 'Your Achievements' with a progress bar and a 'View Details' link, and 'Est. Retirement Income' showing '\$?,???' per month with a 'Get Started' button. The main content area features a promotional banner for a Retirement Income Calculator and a detailed view of the 'ABC Defined Contribution Plan'. The plan details include: Account Value of \$51,167.59, Personal Performance of 3.62%, My Total Contribution Rate of 3.00%, My YTD Contribution of \$2,500.00, My Organization's YTD Contributions of \$1,250.00, and an Outstanding Loan Balance of \$2,321.56. A 'Total Account Value' summary bar shows \$51,168.59. Below this are sections for 'Statements & Documents' and 'Access Additional Accounts'. A small disclaimer at the bottom states: 'The balance(s) listed represent your total account balance(s) which may differ from your vested account balance(s). Outstanding loan balance(s), if applicable, are not included in these amounts.'

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

# Retirement Income Calculator

**Retirement Income Calculator**  
Based on what you've told us, we have estimated your retirement income

Gap  $\$1,037$  Goal  $\$3,180$

**\$2,143/mo.**  
Estimated Retirement Income  
as of 04/19/XX  
in Future Dollars (2039)

Along with your numbers, we've made some assumptions to estimate your retirement income. [View / Edit](#)

You may also [Start Over](#)

**1 Save More**  
**ABC Defined Contribution Plan**  
The best thing you can do is to increase your contributions from 3% to 10% to add about \$1,060 to your estimated monthly retirement income.  
If that's too much, try increasing your contribution to 6% to take full advantage of your organization's match.

10% Suggested  
3% 6% Maximize Match

**2 Consider Delaying Your Retirement**  
65 Save  
You will be able to receive reduced Social Security Benefits (Between 62 and 67).

**Your Achievements**

Keep It Up!  
*You're doing well with your plan.  
Keep up the good work and check in regularly on your progress.*

[See Details](#)

**Home Improvement**

This is for educational purposes only and not intended to sell or solicit any product. Information and interactive calculators are made available to you as self-help tools for your independent use and are not intended to provide investment advice. We cannot and do not guarantee their applicability or accuracy in regards to your individual circumstances. This information has been provided for your benefit and is not intended or designed to be tax advice. Neither Prudential Retirement, nor any of its representatives, may give legal or tax advice. Please consult with a professional regarding your personal situation.

## 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

**Account Value** **\$51,168.59**

Vested Amount \$51,168.59  
Outstanding Loan Balances \$2,321.56

**Year to Date Contributions**

Before-Tax Contributions \$2,500.00  
Company Match Contributions \$1,250.00

Before-Tax **Change** 3.00%

Investment	Asset Class	% of Holdings	Value
Guaranteed Income Fund	Stable Value	1.47%	\$780.47
Core Plus Bond / PIMCO Fund	Fixed Income - Domestic	19.74%	\$10,100.27

# Left-hand navigation

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 Home
▼ View Details
<b>Account Summary</b>
Transaction History
Statements & Documents
Investments & Performance
Plan Information
Personal Information
▼ Manage Account
Contributions
Investment Allocations
Transfers
GoalMaker
Loans
Withdrawals
Roll Money In
▼ Learning & Tools
Retirement Calculators 
Investor Style Quiz
Retirement Education 

## 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.

The screenshot shows the Prudential website interface. At the top, there's a navigation bar with the Prudential logo, user name 'Hi, John', and 'Log Out'. Below this, there are sections for 'Your Achievements' and 'Est. Retirement Income' showing '\$?,???'/mo. A 'Get Started' button is visible. The main content area is titled 'ABC Defined Contribution Plan' and 'Contribution Rate'. It states 'Contribution Accelerator is OFF' and provides instructions on how to change the rate. A table shows the current rate of 3.00% and the maximum of 50.00% for 'BEFORE-TAX' contributions. A 'Change' button is present next to the current rate. To the right, 'Contribution Information' notes the IRS elective deferral limit for 20XX is \$18,000.00 and the plan rule for maximum election across all contribution types is 50.00%.

Type	Current (Per Pay Period)	Max (Per Pay Period)	Contribution Information
BEFORE-TAX	3.00%	50.00%	IRS elective deferral limit for 20XX is \$18,000.00. Plan Rule: Maximum election across all contribution types is 50.00%.

## 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.

Year Allocations	Investment	Asset Class	Current % of Allocations
	Guaranteed Income Fund	Stable Value	17%
	Core Plus Bond / FIMCO Fund	Fixed Income - Domestic	13%
	Eaton Vance Large-Cap Value A	Large Cap Stock - Value	21%
	Wells Fargo Advantage Growth Adm	Large Cap Stock - Growth	18%
	Prudential Jernison Mid Cap Growth A	Mid Cap Stock - Growth	8%
	Goldman Sachs Small Cap Value Fund (Class A)	Small Cap Stock - Blend	9%
	American Funds Europacific Growth R4	International Stock - Blend	14%

Year Allocations	Investment	Asset Class	% of Allocations
	Guaranteed Income Fund	Stable Value	17 %
	Core Plus Bond / FIMCO Fund	Fixed Income - Domestic	13 %
	Eaton Vance Large-Cap Value A	Large Cap Stock - Value	21 %
	Wells Fargo Advantage Growth Adm	Large Cap Stock - Growth	18 %
	Prudential Jernison Mid Cap Growth A	Mid Cap Stock - Growth	8 %
	Goldman Sachs Small Cap Value Fund (Class A)	Small Cap Stock - Blend	14 %
	American Funds Europacific Growth R4	International Stock - Blend	9 %

**100 %**

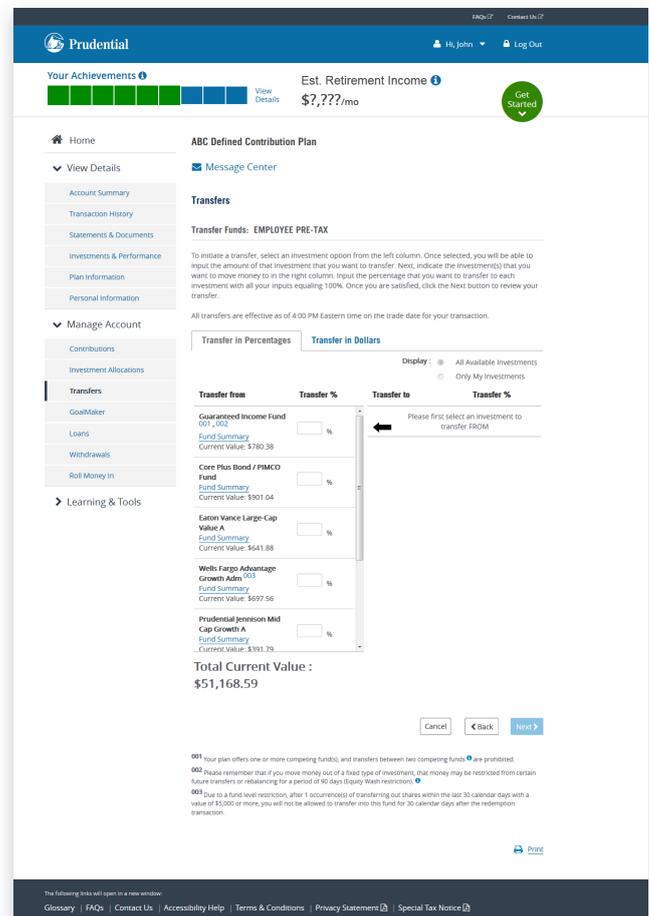
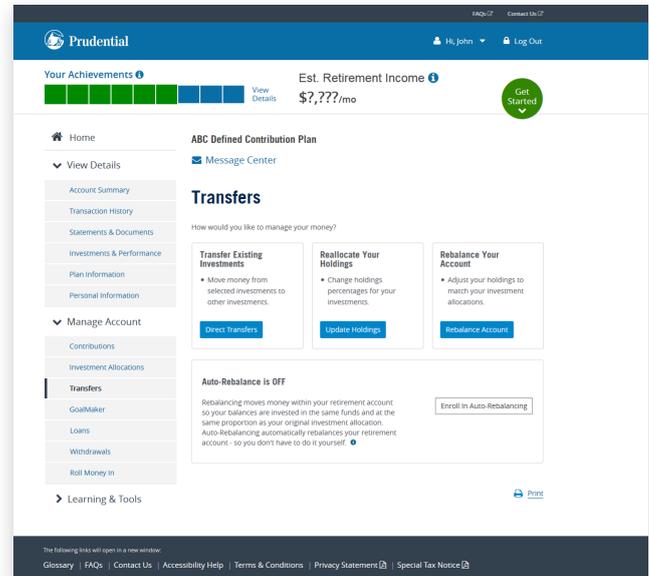
# Common transactions

## 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.

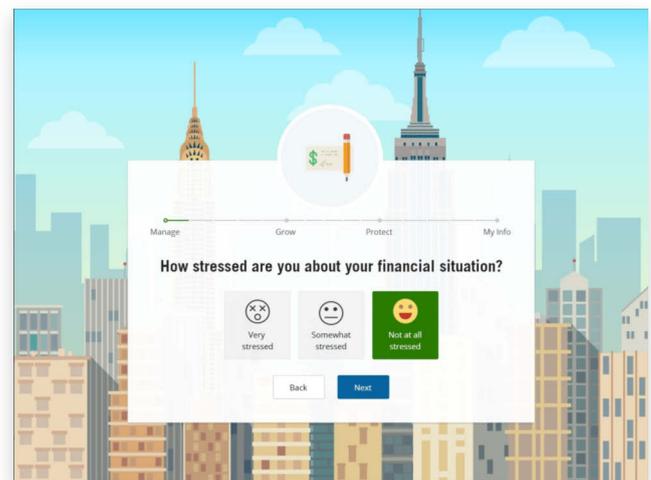
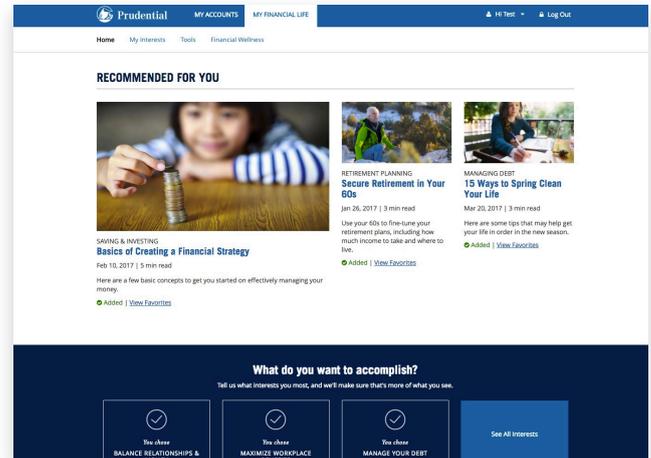
### Important:

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

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## 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](https://prudential.com/login).



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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.

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

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