

INTRODUCING PGIM RETIREWELL™



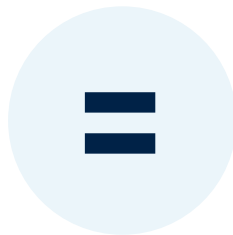
One of the greatest financial challenges facing American workers today is transforming their savings into an adequate income stream that will last throughout their retirement.

As the retirement solutions provider of PGIM, our goal in PGIM DC Solutions is to deliver innovative defined contribution solutions founded on market-leading research and investment capabilities to address this challenge.

PGIM RetireWell™ is PGIM DC Solutions' suite of **retirement solutions** and **financial wellness resources** that seek to help the American worker save and spend in retirement.



PGIM RETIREWELL™



**RETIREMENT SOLUTIONS
AND FINANCIAL WELLNESS
RESOURCES**

PGIM DC Solutions aims to help participants achieve their retirement goals through their suite of "PGIM RetireWell™" solutions. These solutions may include a range of investment options including target date funds, retirement spending strategies, and managed accounts that can be coupled with our proprietary advice engine. There is no guarantee that investment or retirement goals will be achieved. Use of the term "RetireWell" and any related phrase is not intended to indicate that such goals will be achieved.

WHAT WE DELIVER BEGINS WITH WHO WE ARE

PGIM, the investment management business of Prudential Financial, is a global leader in providing access to investing and retirement security. Through its highly specialized businesses, PGIM has deep asset class expertise with global scale across public and private markets. Prudential Financial has more than 90 years * of experience working with thousands of retirement plans and millions of plan participants.

* Prudential has been an innovator and leader in the pension risk transfer market since 1928.

PGIM FAST FACTS

\$1.3 Trn

total assets under management¹

100+

clients with more than \$1 billion in DC plan AUM²

\$169 Bn

total DC assets under management³

Top 10

global asset manager for DC plans⁴

¹ AUM as of 12/31/2023. PGIM is the investment management business of Prudential Financial, Inc. (PFI). PFI is the 11th largest investment manager (out of 434 firms surveyed) in terms of worldwide institutional assets under management based on Pensions & Investments' Top Money Managers list published June 2023. This ranking represents institutional client assets under management by PFI as of 12/31/2022. Participation in the P&I ranking is voluntary and open to managers that have any kind of U.S. institutional tax-exempt AUM. Managers self-report their data via a survey. P&I sends the survey to previously identified managers and to any new managers asking to participate in the survey/ranking. No compensation is required to participate in the ranking. ² Based on PGIM client list as of 6/30/2023, compared to Pensions & Investments' Top U.S. Plan Sponsors list as of 9/30/2022. ³ As of 12/31/2023. Total DC AUM includes assets under management by PGIM and its affiliates for defined contribution investment purposes only and includes assets held in Prudential's general account that supports DC retirement accounts. ⁴ PFI is the 9th largest investment manager (out of 434 firms surveyed) in terms of U.S. defined contribution assets under management based on Pensions & Investments' Top DC Money Managers list published June 2023. This ranking represents U.S. defined contribution assets under management by PFI as of 12/31/2022. Participation in the P&I ranking is voluntary and open to managers that have any kind of U.S. institutional tax-exempt AUM. Managers self-report their data via a survey. P&I sends the survey to previously identified managers and to any new managers asking to participate in the survey/ranking. No compensation is required to participate in the ranking.

HELPING TO IMPROVE RETIREMENT OUTCOMES WITH PGIM RETIREWELL™

Retirement Solutions

Every DC plan is different. At PGIM DC Solutions, we believe that providing plans sponsors and their advisors with a comprehensive suite of solutions is important, so that each plan can offer its participants the retirement plan options that works best for them.

PGIM RetireWell™ Solutions seek to help the American worker save and spend in retirement. These solutions include thoughtful vehicles for accumulation, as well as innovative solutions for decumulation. The solutions also span the spectrum of customization, from more universal, “one-size-fits-all” solutions, to those more tailored to individual participant objectives and risk tolerance.

Regardless of where the solutions falls on the spectrum from accumulation to decumulation, or from universal to customized, all PGIM RetireWell™ Solutions:

- Provide diversification across asset classes and geography.
- Include allocations to both traditional and non-traditional (alternative) asset classes.
- Utilize an institutional approach, combining both active and passive exposures. This approach provides the potential for alpha and enhanced risk mitigation, while aiming to keep costs low.

PGIM Target Date funds¹



PGIM Target Date funds' differentiated three-stage glidepath is designed to help improve retirement outcomes by solving for the right risks at the right time: Accumulation Stage, Preservation Stage, Inflation Protection Stage. Our funds are available in cost-efficient vehicle structures, combining both passive and actively managed strategies, to help keep investment expenses low while providing the ability to add value and mitigate risks with active management.

Learn more at <https://www.pgim.com/dc-solutions/target-date-portfolios>

PGIM Retirement Spending Portfolios



The spending needs of retirees are unique and dynamic in nature, which may require a more holistic and sophisticated asset/liability approach to managing retiree assets. PGIM's Retirement Spending Portfolios are designed to fund various types of individual retirement spending goals according to different risk profiles. These Portfolios seek to strike a balance between growth and downside protection while simultaneously providing protection against the impact that inflation can have on one's ability to spend in retirement.

PGIM RetireWell™ Managed Accounts (Coming soon)



Designed to provide plan participants with a personalized retirement strategy based on each participant's personal and financial data, our managed account service is a highly scalable, modular and customizable cloud-based solution that allows for easy plan-level configuration.

Built using proprietary, research-based methodology and leading technology, our advice engine creates a personalized retirement strategy based on the participant's data, preferences and goals. We aim to solve for the unique needs of each participant through all life stages by providing saving and spending strategies aligned to their individual goals.

¹ The PGIM Target Date mutual fund and CITs are subadvised by PGIM DC Solutions LLC.

Our complete set of solutions are currently being built; certain listed solutions may not be immediately available.

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Financial Wellness Resources

A strong financial foundation that includes managing day-to-day finances, protecting against key financial risks and achieving important financial goals is equally as important as a retirement strategy.

When a plan sponsor chooses PGIM DC Solutions, the plan and its participants have access to Prudential's library of financial wellness articles, webinars and tools that individuals can use to budget, save, and understand how to take action to help achieve both short-term and long-term financial goals.

By providing access to resources covering the following topics, we believe plan participants will be better informed to manage their finances.



**BUILD A STRONG
FOUNDATION**



**PROTECT YOUR
SAVINGS**



**PLAN FOR
YOUR FUTURE**



**SECURE YOUR
RETIREMENT**



**ENJOY YOUR
RETIREMENT**

PGIM RetireWell™ Confidence Index

A comprehensive retirement wellness sentiment index that is based on over 300,000 completed responses to a financial wellness assessment survey offered by Prudential Financial, Inc. to American workers who typically have access to a defined contribution plan. The Index, which provides context as to how sentiment has evolved over time, controls for the demographic factors related to confidence, such as age, income, gender, and marital status. There are six potential confidence levels.

Learn more at [PGIM RetireWell™ Confidence Index](#)



ABOUT PGIM DC SOLUTIONS*

As the retirement solutions provider of PGIM, we aim to deliver innovative defined contribution solutions founded on market leading research and investment capabilities. Our highly-experienced team partners with clients on solutions that seek to solve for challenges facing DC participants. The team's expertise spans across plan design and participant engagement, investment best practices, portfolio construction, retirement income, and the regulatory and legislative environment. PGIM is a global leader in providing access to investing and retirement security with more than \$1.3 trillion in assets under management. Through its highly specialized businesses, PGIM has deep asset class expertise with global scale across public and private markets. As of 12/31/2023, PGIM has \$169 billion DC assets under management.**

* PGIM DC Solutions does not establish or operate pension plans.

** Reported data reflects the assets under management by PGIM and its investment adviser affiliates for defined contribution investment purposes only

NOTES TO DISCLOSURE

For Professional Investors only. All investments involve risk, including the possible loss of capital. Past performance is not a guarantee or a reliable indicator of future results.

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