

## **COOKIES & SIMILAR TECHNOLOGIES STATEMENT**

### **Cookies & Similar Technologies Statement**

This Cookies & Similar Technologies Statement (“CST Statement”) describes the different types of cookies and similar technologies that are used on [www.pgim.com](http://www.pgim.com) (the “Website”). We may change this CST Statement at any time. Any changes in this CST Statement will become effective when we make the revised CST Statement available on or through the Website.

### **What Are Cookies and Similar Technologies?**

Cookies are a standard feature of websites that allow us to store small amounts of data on your computer about your visit to the Website. Cookies help us learn which areas of the Website are useful and which areas need improvement. For this purpose, we may also use technologies similar to cookies, such as Flash Local Shared Objects (also known as Flash cookies) or pixel tags.

You can choose whether to accept the use of cookies and similar technologies in general by changing the settings on your browser. However, if you disable cookies and similar technologies, your experience on the Website may be diminished and some features may not work as intended.

### **What Cookies and Similar Technologies Do We Use?**

Below we list the different types of cookies and similar technologies that are used on the Website. To the extent any personal information is collected through cookies, our Privacy Statement applies and complements this CST Statement. A session cookie is used to identify a particular visit to the Website. These cookies expire after a short time, or when you close your web browser after using the Website. A persistent cookie will remain on your devices for a set period of time.

**Essential Cookies.** Essential cookies enable you to navigate the Website and to use its services and features. Without these absolutely necessary cookies, the Website will not perform as smoothly for you as we would like it to, and we may not be able to provide the Website or certain services or features.

<b>Cookie Name</b>	<b>Description</b>	<b>Persistent or Session</b>	<b>1st or 3rd Party</b>
ASP.NET_SessionId	General purpose platform session cookie, used by sites written with Microsoft .NET based technologies. Usually used to maintain an anonymised user session by the server.	Session	1st Party
AWSALB	Allocates server traffic to determine which server currently has the best availability.	Persistent	1st Party
AWSALBCORS	Stickiness cookie associated with Cross-Origin Resource Sharing use cases	Persistent	3rd Party
cookie-disclaimer	Used to store information that the user has seen the cookie disclaimer	Persistent	1st Party
cerosdomaintracking	Directs Web browsers to allow cookie sharing only between Web sites in the same DNS domain	Persistent	1st Party
cerosexperiencetracking	Directs Web browsers to allow cookie sharing only between Web sites in the same DNS domain	Persistent	1st Party
dtCookie	Session cookie used to identify user sessions	Session	3rd Party
dtLatC	Measures server latency for performance monitoring	Session	3rd Party
dtPC	Page context cookie used to link web requests to user actions	Session	3rd Party
dtSa	This cookie is used to save action names across pages so that performance can be monitored across pages.	Session	3rd Party
eupubconsent	This cookie is used by the IAB Europe Transparency & Consent Framework to store the user's consent to the data collection Purposes. The cookie holds an encrypted consent string that vendors participating in the framework can read and determine the user's consent.	Persistent	1st Party
incap_ses_*	Incapsula DDoS Protection and Web Application Firewall: cookie for linking HTTP requests to a certain session (AKA visit). Re-opening the browser and accessing same site are registered as different visits. In order to maintain existing sessions (ie, session cookie)	Session	3rd Party

JSESSIONID	Used to identify the HttpSession object in further requests from client.	Session	3rd Party
Limelight_HTML_Player_UserId	Assists in helping visitors view videos on the website	Persistent	3rd Party
nlbi_XXXXXXX	Incapsula DDoS Protectiona and Web Application Firewall: cookie for linking certain sessions to a specific visitor (visitor representing a specific computer).	Persistent	3rd Party
OptanonAlertBoxClosed	This cookie is set by websites using certain versions of the cookie law compliance solution from OneTrust. It is set after visitors have seen a cookie information notice and in some cases only when they actively close the notice down. It enables the website not to show the message more than once to a user. The cookie has a one year lifespan and contains no personal information.	Persistent	1st Party
OptanonConsent	This cookie is set by the cookie compliance solution from OneTrust. It stores information about the categories of cookies the site uses and whether visitors have given or withdrawn consent for the use of each category. This enables site owners to prevent cookies in each category from being set in the users browser, when consent is not given. The cookie has a normal lifespan of one year, so that returning visitors to the site will have their preferences remembered. It contains no information that can identify the site visitor.	Persistent	1st Party
rxVisitor	This cookie is used to store an anonymous ID for the user to correlate across sessions on the world service	Session	3rd Party
rxvt	This cookie is used to store two timestamps to determine session length and the end of a session	Session	3rd Party
visid_incap_XXXXXX	Incapsula DDoS Protectiona and Web Application Firewall: cookie for linking certain sessions to a specific visitor (visitor representing a specific computer). In order to identify clients that have already visited Incapsula. The only cookie	Persistent	3rd Party

	that is persistent for the duration of 12 months.		
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**Preference Cookies.** Preference cookies collect information about your choices and preferences and allow us to remember language or other local settings and customize the Website accordingly.

Cookie Name	Description	Persistent or Session	1st or 3rd Party
_gclxxxx	Google conversion tracking cookie	Persistent	1st Party
_pk_id.{id}	This cookie name is associated with the Piwik open source web analytics platform. It is used to help website owners track visitor behaviour and measure site performance. It is a pattern type cookie, where the prefix _pk_id is followed by a short series of numbers and letters, which is believed to be a reference code for the domain setting the cookie.	Session	1st Party
_pk_ses.{id}	This cookie name is associated with the Piwik open source web analytics platform. It is used to help website owners track visitor behaviour and measure site performance. It is a pattern type cookie, where the prefix _pk_ses is followed by a short series of numbers and letters, which is believed to be a reference code for the domain setting the cookie.	Persistent	1st Party
_uetvid	This is a cookie utilised by Microsoft Bing Ads and is a tracking cookie. It allows us to engage with a user that has previously visited our website.	Persistent	1st Party
dtLatC	This cookie name is associated with, software from Dynatrace, an application performance management (APM) software company. Their software manages the availability and performance of software applications and the impact on user experience in the form of deep transaction tracing, synthetic monitoring, real user monitoring, and network monitoring.	Session	1st Party
dtPC	This cookie name is associated with, software from Dynatrace, an application performance management (APM) software company. Their software manages the availability and performance of software applications and the impact on user experience in the form of deep transaction tracing, synthetic monitoring, real user monitoring, and network monitoring.	Session	1st Party
dtSa	This cookie is used to save action names across pages so that performance can be monitored across pages.	Session	1st Party

ELOQUA	This domain is owned by Oracle for the delivery of online marketing services that were previously branded under the Eloqua name.	Persistent	3rd Party
ELQSTATUS	This domain is owned by Oracle for the delivery of online marketing services that were previously branded under the Eloqua name.	Persistent	3rd Party
s_ppv	Adobe Site Catalyst cookie.	Session	1st Party
UID	This domain is owned by StickyAdsTV, a French company providing online video advertising services.	Persistent	3rd Party

**Social Media Cookies.** Social media cookies are used when you share information using social media and they collect information about social media usage.

Cookie Name	Description	Persistent or Session	1st or 3rd Party
bscookie	A secure browser ID cookie used by LinkedIn's follow feature	Persistent	3rd Party
bcookie	This domain is owned by LinkedIn, the business networking platform. It typically acts as a third party host where website owners have placed one of its content sharing buttons in their pages, although its content and services can be embedded in other ways. Although such buttons add functionality to the website they are on, cookies are set regardless of whether or not the visitor has an active LinkedIn profile, or agreed to their terms and conditions. For this reason it is classified as a primarily tracking/targeting domain.	Persistent	3rd Party
lang	This domain is owned by LinkedIn, the business networking platform. This sub-domain is connected with LinkedIn's marketing services that enable website owners to gain insight into types of users on their site based on LinkedIn profile data, to improve targetng.	Session	3rd Party
lids	This domain is owned by LinkedIn, the business networking platform. It typically acts as a third party host where website owners have placed one of its content sharing buttons in their pages, although its content and services can be embedded in other ways. Although such buttons add functionality to the website they are on, cookies are set regardless of whether or not the visitor has an active LinkedIn profile, or agreed to their terms and conditions. For this reason it is classified as a primarily tracking/targeting domain.	Persistent	3rd Party
personalization_id	This domain is owned by Twitter. The main business activity is: Social Networking	Persistent	3rd Party

	Services. Where twitter acts as a third party host, it collects data through a range of plug-ins and integrations, that is primarily used for tracking and targeting.		
UserMatchHistory	Used to track visitors on multiple websites, in order to present relevant advertisement based on the visitor's preferences.	Persistent	3rd Party

**Analytics Cookies.** Analytics cookies collect information about your use of the Website and enable us to improve the way it works. For example, analytics cookies show us which are the most frequently visited pages on the Website, help us record any difficulties you have with the Website, and show us whether our advertising is effective or not. This allows us to see the overall patterns of usage on the Website, rather than the usage of a single person. We use the information to analyze Website traffic, but we do not examine this information for individually identifying information.

Cookie Name	Description	Persistent or Session	1st or 3rd Party
_ga	This cookie name is associated with Google Universal Analytics - which is a significant update to Google's more commonly used analytics service. This cookie is used to distinguish unique users by assigning a randomly generated number as a client identifier. It is included in each page request in a site and used to calculate visitor, session and campaign data for the sites analytics reports. By default it is set to expire after 2 years, although this is customisable by website owners.	Persistent	1st Party
_gat_xxxxxxxxxxxxxxxxxxxxxxxxxxxxx	Google Analytics Cookies	Persistent	1st Party
_gid	Registers a unique ID that is used to generate statistical data on how the visitor uses the website	Persistent	3rd Party
_kuid_	This domain is owned by Krux Digital, a US company providing a data management platform which enables real time profiling of visitor interests.	Persistent	3rd Party
_li_ss	This domain is owned by liadm.com. The company	Persistent	3rd Party

	provides a range of marketing and advertising services.		
_uetsid	This cookie is used by Bing to determine what ads should be shown that may be relevant to the end user perusing the site.	Persistent	1st Party
AMCV_	This is a pattern type cookie name associated with Adobe Marketing Cloud. It stores a unique visitor identifier, and uses an organisation identifier to allow a company to track users across their domains and services.	Persistent	1st Party
AMCVS_	This is a pattern type cookie name associated with Adobe Marketing Cloud. It stores a unique visitor identifier and uses an organization identifier.	Session	1st Party
analyticsAuth	Stores whether the user has logged in to a prudential site	Session	1st Party
AnalyticsSyncHistory	This domain is owned by LinkedIn, the business networking platform. It typically acts as a third party host where website owners have placed one of its content sharing buttons in their pages, although its content and services can be embedded in other ways. Although such buttons add functionality to the website they are on, cookies are set regardless of whether or not the visitor has an active LinkedIn profile, or agreed to their terms and conditions. For this reason it is classified as a primarily tracking/targeting domain.	Persistent	3rd Party
APID	This domain is owned by Advertising.com (AOL). The main business activity is: Advertising	Persistent	3rd Party
bito	This domain appears to be registered privately in the US. The purpose of its cookies is unclear. In the absence of further information they are	Persistent	3rd Party

	classified in the most intrusive category.		
bitoIsSecure	This domain appears to be registered privately in the US. The purpose of its cookies is unclear. In the absence of further information they are classified in the most intrusive category.	Persistent	3rd Party
BKUT	This domain is owned by Oracle for the delivery of online marketing services that were previously branded under the Eloqua name.	Persistent	3rd Party
bscookie	This domain is owned by LinkedIn, the business networking platform. It typically acts as a third party host where website owners have placed one of its content sharing buttons in their pages, although its content and services can be embedded in other ways. Although such buttons add functionality to the website they are on, cookies are set regardless of whether or not the visitor has an active LinkedIn profile, or agreed to their terms and conditions. For this reason it is classified as a primarily tracking/targeting domain.	Persistent	3rd Party
c	This domain is owned by IPONWEB and is used to provide a real time bidding platform for online advertising.	Persistent	3rd Party
cct	This domain is owned by Adscale, a German online advertising business.	Persistent	3rd Party
checkForPermission	This domain appears to be registered privately in the US. The purpose of its cookies is unclear. In the absence of further information they are classified in the most intrusive category.	Persistent	3rd Party
CMID	This domain is owned by Casale Media. The main business activity is: Advertising	Persistent	3rd Party

CMPRO	This domain is owned by Casale Media. The main business activity is: Advertising	Persistent	3rd Party
CMPS	This domain is owned by Casale Media. The main business activity is: Advertising	Persistent	3rd Party
demdex	Helps Adobe Audience Manager perform functions, such as visitor identification, ID synchronization, segmentation, modeling, reporting	Persistent	3rd Party
dmdbase_cdc	This cookie is used to pass only the company name and firmographic attributes of a site visitor into analytics based on the source IP address. It is set using JavaScript.	Session	1st Party
dpm	This domain is owned by Adobe Audience Manager. The main business activity is online profiling for targeted marketing.	Persistent	3rd Party
dspuuid	Smartclip is a German company specialising in cross-device targeted video advertising.	Persistent	3rd Party
ev_sync_dd	Used to analyze visitors across domains	Persistent	3rd Party
everest_g_v2	Used to analyze visitors across domains	Persistent	3rd Party
everest_session_v2	Used to analyze visitors across domains	Persistent	3rd Party
gpv_pn	Used to determine the previous page in the visit	Session	1st Party
HAPLB5X	This domains is owned by Sonobi, an automated audience buying and selling platform for online advertising.	Session	3rd Party
IDSYNC	This domain is owned by Yahoo Inc. whose main business model is online advertising. Although this domain is associated with Yahoo's web analytics service, because these are third party cookies they can allow Yahoo, in combination with other cookies set, to collect data for targeted advertising purposes.	Session	3rd Party
li_gc	This domain is owned by LinkedIn, the business	Persistent	3rd Party

	networking platform. It typically acts as a third party host where website owners have placed one of its content sharing buttons in their pages, although its content and services can be embedded in other ways. Although such buttons add functionality to the website they are on, cookies are set regardless of whether or not the visitor has an active LinkedIn profile, or agreed to their terms and conditions. For this reason it is classified as a primarily tracking/targeting domain.		
Limelight_HTML_Player_UserId	Assists in helping visitors view videos on the website	Persistent	3rd Party
muc_ads	used from twitter to set image icons	Persistent	3rd Party
PLACEIMGSESS	this is used to provide images as background when the user reaches a 404 page.	Persistent	3rd Party
psyn	Smartclip is a German company specialising in cross-device targeted video advertising.	Persistent	3rd Party
s_cc	Adobe Site Catalyst cookie, determines whether cookies are enabled in the browser	Session	1st Party
s_dfa	This cookie name is associated with the analytics service provided by Adobe's Site Catalyst product suite. Its more precise use is not known at this time.	Persistent	1st Party
s_getNewRepeat	Adobe Site Catalyst cookie, determines whether a visitor is a new visitor or a repeat visitor, and captures this information in a Analytics variable	Session	1st Party
s_ppv	Adobe Site Catalyst cookie, measures a visitor's scroll activity to see how much of a page the visitor viewed before moving on to another page	Session	1st Party
s_ppvl	Adobe Site Catalyst cookie; stores information on the percentage of the page displayed to you	Session	1st Party

TapAd_3WAY_SYNC	This domain is owned by Tapad Inc. a US based company that provides technology to track users across devices to enhance targeting capabilities.	Persistent	3rd Party
tu	This domain is owned by Adscale, a German online advertising business.	Persistent	3rd Party
tuuid	This domain is owned by USA based company Demandbase, which provides technology for B2B marketing.	Persistent	3rd Party
tuuid_lu	This domain is owned by USA based company Demandbase, which provides technology for B2B marketing.	Persistent	3rd Party
u	This domain is owned by Aggregate Knowledge, which has been acquired by Neustar Inc. Aggregate Knowledge provides a data management platform which enables real time targeting and consumer profiling functionality.	Persistent	3rd Party
uid-bp-xxx	This domain is owned by StickyAdsTV, a French company providing online video advertising services.	Persistent	3rd Party
um	This domain is owned by Improve Digital, a company based in the Netherlands with offices in various EU locations. Improve Digital is itself majority owned by Swiss-based PubliGroupe. The company provides a technology platform to enable website owners to manage online third party advertising through their websites.	Persistent	3rd Party
umeh	This domain is owned by Improve Digital, a company based in the Netherlands with offices in various EU locations. Improve Digital is itself majority owned by Swiss-based PubliGroupe. The company provides a technology platform to enable website owners to manage online third party	Persistent	3rd Party

	advertising through their websites.		
uu	This domain is owned by Adscale, a German online advertising business.	Persistent	3rd Party
uuid2	This domain is owned by AppNexus Inc. The company provides a range of online advertising technology and services.	Persistent	3rd Party
zc	European Cookieless	Persistent	3rd Party

**Advertising Cookies.** Advertising cookies are set to display targeted promotions or advertisements based upon your interests on the Website or to manage our advertising. These cookies collect information about your activities on the Website and other sites to provide you with targeted advertising.

Cookie Name	Description	Persistent or Session	1st or 3rd Party
_cc_cc, _cc_dc, _cc_id	This domain is owned by Lotame. The main business activity is: Data Management Platform - Targeting /Advertising	Persistent	3rd Party
_gcl_au	Used to understand user interaction with the website.	Persistent	1st Party
ab	This domain is owned by Aggregate Knowledge, which has been acquired by Neustar Inc. Aggregate Knowledge provides a data management platform which enables real time targeting and consumer profiling functionality.	Persistent	3rd Party
adbutler_551547	online campaign management	Persistent	3rd Party
APID	This cookie carries out information about how the end user uses the website and any advertising that the end user may have seen before visiting the website	Persistent	3rd Party
APIDTS	Collects data on visitors' preferences and behavior on the website. This information is used make content and advertisement more relevant to the specific visitor.	Persistent	3rd Party
audience	This domain is owned by spotxchange. The main business activity is: Video Advertising	Persistent	3rd Party
A3	This domain is owned by Yahoo. The main business activity is: Search / Advertising	Persistent	3rd Party
B	Collects anonymous data related to the user's website visits, such as the number of visits, average time spent on the website and what pages have been loaded. The registered data is used to categorize the users' interest and demographical	Persistent	3rd Party

	profiles with the purpose of customizing the website content depending on the visitor		
bkdc	Bluekai cookie; set to register anonymized user as well as aggregate anonymous activities to enable marketers to provide more targeted online advertising.	Persistent	3rd Party
bku	Bluekai cookie; set to register anonymized user as well as aggregate anonymous activities to enable marketers to provide more targeted online advertising.	Persistent	3rd Party
BKUT	Eloqua cookie that assists in delivering online marketing services	Persistent	3rd Party
CMRUM3, CMST	This domain is owned by Casale Media. The main business activity is: Advertising	Persistent	3rd Party
everest_g_v2, everest_session_v2	This domain is owned by Adobe. The main business activity is: Advertising	Persistent	3rd Party
IDE	Used to show personalized advertisements (ads) based on previous visits to the website.	Persistent	3rd Party
IDSYNC	Used to identify the visitor across visits and devices. This allows the website to present the visitor with relevant advertisement	Persistent	3rd Party
lidid	Collects data on visitors' behavior and interaction – This is used to make advertisement on the website more relevant. The cookie also allows the website to detect any referrals from other websites.	Session	3rd Party
mt_misc	Holds attributes about the browser for fraud prevention and other technical optimizations.	Persistent	3rd Party
mt_mop	Synchronize the visitor ID with a limited number of trusted exchanges and data partners.	Persistent	3rd Party
mmapi.p.bid	Stores information on the experience of users and collect data about them for advertising purposes.	Persistent	1st Party
mmapi.p.pd	Stores customer profile information: anonymous visitor id, historical visitor profile (generated experiences and tracked actions).	Persistent	1st Party
mmapi.p.srv	Maxymiser Content Generator service node name.	Persistent	1st Party
MUID	This domain is owned by Microsoft - it is the site for the search engine Bing.	Persistent	3rd Party
opt_out	This domain is owned by Nativo. The company provides a range of marketing and advertising services.	Persistent	3rd Party
pxrc, rlas3	This domain is owned by Live Ramp Inc, providers of a platform for targeted marketing and profiling.	Persistent	3rd Party
rxVisitor	This cookie is used to store an anonymous ID for the user to correlate across sessions on the world service.	Persistent	1st Party
rxvt	This cookie is used to store two timestamps to determine session length and the end of a session.	Persistent	1st Party

s_ppvl	This cookie is set by Adobe Analytics to store information on the percentage of the page displayed to the end user.	Persistent	1st Party
sessionId	This domain is owned by StickyAdsTV, a French company providing online video advertising services.	Session	3rd Party
SEUNCY	This domain is owned by Semasio, a German business specialising in profiling and behavioural targeting of consumers.	Persistent	3rd Party
TapAd_DID	This domain is owned by Tapad Inc. a US based company that provides technology to track users across devices to enhance targeting capabilities.	Persistent	3rd Party
TapAd_TS	TS	Persistent	3rd Party
test_cookie	This domain is owned by Doubleclick (Google). The main business activity is: Doubleclick is Google's real time bidding advertising exchange	Persistent	3rd Party
uuidc	Collects data on the user's visits to the website, such as what pages have been loaded. The registered data is used for targeted ads.	Persistent	3rd Party
uuid	Used to optimize ad relevance by collecting visitor data from multiple websites – this exchange of visitor data is normally provided by a third-party data-center or ad-exchange.	Persistent	3rd Party
Usertrack	User	Session	1st Party
UserMatchHistory	Tracks visitors so that more relevant ads can be presented based on the visitor's preferences.	Persistent	3rd Party

Persistent 3rd

**Adobe Analytics.** We use Adobe Analytics, which uses cookies and similar technologies to collect and analyze information about use of the Services and report on activities and trends. This service may also collect information regarding the use of other websites, apps and online resources. You can learn about Adobe's practices by going to: [https://marketing.adobe.com/resources/help/en\\_US/sc/implement/opt\\_out.html](https://marketing.adobe.com/resources/help/en_US/sc/implement/opt_out.html) and opt out of them by downloading the Adobe Analytics opt-out browser add-on, available at <https://www.adobe.com/privacy/opt-out.html>

**Pixel tags.** Pixel tags (also known as web beacons and clear GIFs) are used to, among other things, track the actions of users of the Website, measure the success of our marketing campaigns, and compile statistics about usage of the Website and response rates.

**Browser or Device Information.** Certain information is collected by most browsers or automatically through your device, such as your Media Access Control (MAC) address, computer type (Windows or Mac), screen resolution, operating system name and version, device manufacturer and model, language, Internet browser type and version, and the name and version of the Website you are using. We use this information to ensure that the Website functions properly.

**Physical Location.** We collect the physical location of your device by, for example, using

satellite, cell phone tower, or Wi-Fi signals. We use your device's physical location to provide you with personalized location-based services and content. We also share your device's physical location, combined with information about what advertisements you viewed and other information we collect, with our marketing partners to enable them to provide you with more personalized content and to study the effectiveness of advertising campaigns. In some instances, you can allow or deny such uses and sharing of your device's location, but if you do, we and our marketing partners may not be able to provide you with the applicable personalized services and content.

**Device Fingerprinting.** In order to be able to offer you content that we believe may interest you based on your activity on the Website, and for fraud prevention and authentication purposes, we may also use other technologies that are similar to cookies. For example, we may gather device attributes and combine information collected by most browsers or automatically through your device to create a unique ID that identifies your browser or device to us with reasonable certainty. In this context we may collect, use, and combine the following information:

- Number of visits
- Last visit
- First visit
- External IP address
- Internal IP address
- Screen resolution
- Geolocation (latitude/longitude based on IP address)
- Device performance benchmark
- Device bandwidth benchmark
- Device user-agent (browser type, version)
- Device capabilities (Modernizer string for browser capabilities)
- Device operating system
- Device plugins installed
- Browser language

- Flash enabled or disabled
- Device time on file
- Keywords used if coming from search engine
- Pages visited
- Length of visit
- Referral page
- Mouse cursor position
- Mouse clicks
- Page scroll position

### **How Do I Manage Cookies and Similar Technologies?**

In addition, you can refuse or accept cookies from the Website at any time by activating the settings on your browser. Information about the procedure to follow in order to enable or disable cookies can be found on your Internet browser provider's website via your help screen. Please refer to <http://www.allaboutcookies.org/manage-cookies/index.html> for information on commonly used browsers. Please be aware that if cookies are disabled, not all features of the Website may operate as intended.

Please note that this will not fully remove the cookies that have already been set on your device. You can delete cookies that have already been placed on your device by following these instructions:

- Deleting cookies in Internet Explorer
- Deleting cookies in Firefox
- Deleting cookies in Chrome
- Deleting cookies in Opera
- Deleting cookies in Safari

To find information relating to other browsers, visit the browser developer's website. Please be aware that if cookies are disabled, not all features of the Website may operate as intended. Please contact us at [pgim.privacy@pgim.com](mailto:pgim.privacy@pgim.com) if you have any questions or concerns.

If you want to clear all cookies left behind by the websites you have visited, here are links where you can download three programs that clean out tracking cookies:

- [http://www.lavasoftusa.com/products/ad-aware\\_se\\_personal.php](http://www.lavasoftusa.com/products/ad-aware_se_personal.php)
- <http://www.spybot.info/en/download/index.html>
- <http://www.webroot.com/consumer/products/spysweeper/>