Let's Bring Financial Wellness to the Public Sector

At Prudential, we understand what financial wellness can mean for the public sector. In an era of changing pensions, our holistic approach to financial wellness better prepares workers for the future—and can help you compete for talent as you serve the public. We design financial wellness programs and retirement plans that power people to be and give their best.

Driving Better Financial Wellness Outcomes

We provide consultation—backed by extensive data and unparalleled insights—that is tailored to your organization’s specific goals and needs. This information helps us, together, make the best decisions for participants and your organization.

We also offer public sector employers insights, benchmarking, thought leadership, and industry-specific research, including a survey of more than 1,800 public workers. Our approach drives significantly better outcomes for our public sector plans and their participants.

### Table

<table>
<thead>
<tr>
<th>Balance</th>
<th>Average Contributions</th>
<th>Participation Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>$76,114</td>
<td>$5,061</td>
<td>61.2%</td>
</tr>
<tr>
<td>$53,822</td>
<td>$4,504</td>
<td>59.9%</td>
</tr>
</tbody>
</table>

+41% Difference  
+12% Difference  
+2% Difference

NAGDCA Benchmarking Survey, 2018

For Plan Sponsor and Advisor Use Only
Solutions Designed to Make Life Easier

Prudential offers products and investments to help workers improve their financial wellness today and save for a more secure future. These solutions provide participants with:

- **A single platform** for Defined Benefit and Defined Contribution Plans.
- **A focus on outcomes** through our Qualified Default Investment Alternative (QDIA) and asset allocation solutions.
- **A broad set of investment options** to choose from for your core investment menu.
- **Help setting and achieving goals** by providing access to financial professionals tools to manage debt, and prepare for the unexpected.

Inspiring Participants to Take Action

We’ll help you deliver engagement strategies that meet your participants where they are—through human and technology-enabled engagement—to make it easier to plan for a more secure financial future.

Our approach produces results. Our public sector clients have won 27 awards since 2015 for retirement plan design, participant education, technology, and/or effective communications in DC plans.

Solutions to Ease Your Administrative Responsibilities

To help you spend more time on what you do best—continuing to serve the public—we offer:

- **Solutions to simplify** your recordkeeping and administration. As your needs change, we’ll change with you.
- **A seamless plan transition** where every aspect of the process is structured to ensure an easy experience.

 Contact Your Prudential Representative; call 800-353-2847 or visit PublicSector.PrudentialRetirement.com

### PRUDENTIAL BY THE NUMBERS

<table>
<thead>
<tr>
<th>Prudential Retirement®</th>
<th>Prudential Retirement Public Sector</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>$432.4</strong> BIllion</td>
<td><strong>$42.7</strong> Billion</td>
</tr>
<tr>
<td>Assets Under Management</td>
<td>Assets Under Management</td>
</tr>
<tr>
<td><strong>4.4 MILLION</strong></td>
<td><strong>785,977</strong></td>
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<tr>
<td>Participants</td>
<td>Participants</td>
</tr>
<tr>
<td><strong>8,827</strong></td>
<td><strong>233</strong></td>
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<tr>
<td>Plans</td>
<td>Plans</td>
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</table>

1 Prudential Financial Retirement data as of 12/31/2018
Retirement products and services are provided by Prudential Retirement Insurance and Annuity Company (PRIAC), Hartford, CT, or its affiliates. PRIAC is a Prudential Financial company.

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