



Prudential

## Reminder



### Changes to your Plan's GoalMaker portfolios

#### A friendly reminder about your plan's GoalMaker® portfolios

*Please read carefully.*

Good news—your plan's new GoalMaker® portfolios are nearing launch date! As you will recall, last fall you accepted the allocation changes that we are making to the GoalMaker model portfolios. We're reaching out to remind you that time is already fast approaching when the changes will take effect. Your participants will soon be notified of the changes by Prudential.

#### These are the key events to keep in mind:

- The new GoalMaker portfolios take effect on **February 25, 2011**.
- Prudential informed participants of this news in an article in the 2010 Q4 statements.
- Confirmation statements will be automatically mailed/e-mailed to participants enrolled in GoalMaker beginning late February 2011 (depending on whether they receive paper or e-statements, their confirmations will be delivered in the same format). The confirmations will pertain to future contributions only, since existing assets will remain invested as they are today until the participant takes action or the plan's next scheduled rebalance date.
- Please note, if your plan is using GoalMaker as an age-based investment default option, the GoalMaker allocations within those portfolios will automatically be updated to reflect Morningstar's current methodology which was already reviewed and approved by you. However, default investment allocations that are not age-based, and use a static portfolio without the benefit of auto-rebalance and age migration, will not be impacted by the GoalMaker portfolio changes. Please contact your Relationship Manager if you have any additional questions.

#### Communications support is available

Prudential Retirement® can provide you with additional messaging to remind participants about the new portfolios. This messaging can be included on any communication touch points, such as your next statement and/or on the Participant Website.

#### Personal assistance will be available for your participants

As always, our Participant Service Center will also be available to answer any questions your participants may have about the GoalMaker portfolio changes, or any other investment-related questions. And of course, participants may opt in or out of GoalMaker at any time.

If you have any questions about the changes to the GoalMaker portfolios, or the communications efforts surrounding the changes, please contact your Prudential Retirement representative.

The new portfolios were widely accepted by Prudential's clients, confirming the value of our due diligence procedures related to GoalMaker. We remain committed to reviewing and maintaining the program as a part of our continued offering.

Thank you for allowing us to serve you and your participants.

Keep in mind that application of asset allocation and diversification concepts does not ensure safety of principal and interest, it should also be noted that diversification does not assure a profit or protect against loss in a declining market. **It is possible to lose money by investing in securities.**

The GoalMaker model portfolio allocations were developed by Morningstar Associates, LLC within a set of guidelines determined by Prudential. The extent to which Morningstar Associates' recommendations are implemented within the models is at the sole discretion of Prudential.

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