

# Important News for City of Tallahassee Retirement Savings Voluntary Plan Participants



The City of Tallahassee Retirement Savings Voluntary Plan provides a wide range of investment options that allows each participant the opportunity to develop an individual investment strategy. Periodically, the funds in the Plan are reviewed to ensure that an appropriate range of options is being offered, and to determine if changes need to be made to improve the available fund selection. Please read on to learn about the important upcoming changes to the investment options in your Plan.

## Changes to the Plan

### New investment options for consideration

Effective **July 2, 2011**, the following funds will be added to the investment lineup:

- Goldman Sachs Growth Opportunities Fund A (GGOAX)\*
- Oppenheimer Developing Markets Fund Y (ODVYX)\*

\* Retail mutual fund

### Fund to be removed

Additionally, effective at 4:00 pm ET on **July 1, 2011**, the following fund will be removed from the Plan:

- Dreyfus Active Mid Cap Fund A (DNLDX)\*

If you have balances in, or are currently making contributions to a fund that is closing, your account balance and any ongoing contributions will be transferred based on the table below effective 4:00 pm ET on **July 1, 2011**.

Balances in & future contributions to this fund	Will automatically be invested into	This fund
Dreyfus Active Mid Cap Fund A (DNLDX)*	→	Goldman Sachs Growth Opportunities Fund A (GGOAX)*

\* Retail mutual fund

### What you need to do

If you are satisfied with the changes, you don't need to do anything. The transfer of your assets and the redirection of your future contributions will occur automatically. If you would like to redirect your assets into another investment option available in the Plan, you have until 4:00 pm ET on **July 1, 2011** to redirect those assets to an alternate fund. You can easily move your fund assets and future contribution allocations by calling Prudential Retirement® at **1-877-778-2100**, or by visiting Prudential's participant website at [www.prudential.com/online/retirement](http://www.prudential.com/online/retirement).

If you do not take action by 4:00 pm ET on **July 1, 2011**, any remaining assets in, and all future contributions to, those funds will automatically change to the manner shown above.



# Changes within GoalMaker

As a result of the changes in the City of Tallahassee Retirement Savings Voluntary Plan, some of the investment options within GoalMaker® will be replaced. The chart below lists the investment options that have changed for each impacted category in GoalMaker. Please be aware that the percentages for each category in the portfolios will not change.

For more information on GoalMaker, including the percentages for each category within the portfolio, visit [www.prudential.com/online/retirement](http://www.prudential.com/online/retirement).

Asset class	Old Fund	New Fund
Mid Cap Stock-Growth	Dreyfus Active Mid Cap Fund A (DNLDX)*	Goldman Sachs Growth Opportunities Fund A (GGOAX)*

Keep in mind that application of asset allocation and diversification concepts does not ensure safety of principal and interest. **It is possible to lose money by investing in securities.**

## For more information

### Reviewing your account & contacting Prudential Retirement

Please take this time to review your current investment strategy. To make changes, simply log in to your account at [www.prudential.com/online/retirement](http://www.prudential.com/online/retirement). You can also go online to enroll in the Plan. If you have any questions regarding the changes outlined above or need assistance with a transaction, call Prudential Retirement® at **1-877-778-2100** to speak with a Participant Service representative, Monday through Friday, from 8 am to 9 pm ET.

You can also visit the *Prudential Retirement Educational and Planning (PREP)* website at [www.prudential.com/prep](http://www.prudential.com/prep) for interactive tools, retirement Planning courses, and educational information. We encourage you to take advantage of all of the benefits that your Plan offers.

Shares of the registered mutual funds are offered by Prudential Investment Management Services LLC (PIMS), Three Gateway Center, 14th Floor, Newark, NJ 07102-4077. PIMS is a Prudential Financial company. Prudential Retirement is a Prudential Financial business.

**Investors should consider the fund's investment objectives, risks, charges and expenses before investing. The prospectus, and if available the summary prospectus, contains complete information about the investment options available through your Plan. Please call 1-877-778-2100 for a free prospectus and if available, a summary prospectus that contains this and other information about our mutual funds. You should read the prospectus and the summary prospectus, if available carefully before investing. It is possible to lose money when investing in securities.**

Investing in foreign securities presents certain unique risks not associated with domestic investments, such as currency fluctuation and political and economic changes. This may result in greater share price volatility.

GoalMaker's model allocations are based on generally accepted financial theories that take into account the historic returns of different asset classes. But, of course, past performance of any investment does not guarantee future results. Prudential Financial encourages participants to consider their other assets, income, and investments when enrolling in the GoalMaker program. We also recommend participants periodically reassess their GoalMaker investments to make sure their model portfolio continues to correspond to their changing attitudes and retirement time horizon.

Participant Service representatives are registered representatives of Prudential Investment Management Services LLC (PIMS), Three Gateway Center, 14th Floor, Newark, NJ 07102- 4077. PIMS is a Prudential Financial company.

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