

**Key Facts**

**INVESTMENT ADVISOR:** BlackRock Institutional Trust Company, N.A.  
**FUND CATEGORY:** Large Cap Stock-Blend  
**MANDATE BENCHMARK:** S&P 500® Index  
**NET ASSETS:** \$382.0 Million  
**INCEPTION DATE:** 03/31/2010  
**NET EXPENSE RATIO** (After Contract Charges): 0.01%  
**OVERALL MORNINGSTAR RATING™:** ★★★★★  
**OVERALL # OF FUNDS IN MORNINGSTAR CATEGORY:** 1196  
**PORTFOLIO MANAGER(S):** Team Managed

**Overall Morningstar Rating** as of quarter ending 09/30/2018. The Morningstar Rating shown is for the share class of this Collective only and assumes no contract charges are imposed. Other classes may have different performance characteristics. ©2018 Morningstar, Inc. All Rights Reserved. Additional Morningstar information is available in the User Guide.

**Morningstar Volatility Rank** As of 09/30/2018



In the past, this investment has shown a relatively moderate range of price fluctuations relative to other investments. This investment may experience larger or smaller price declines or price increases depending on market conditions. Some of this risk may be offset by owning other investments with different portfolio make-ups or investment strategies.

**Morningstar® Style Box™** As of 09/30/2018

Value	Blend	Growth	
	●		Large
			Mid
			Small

Domestic equity funds are placed in a category based on the style and size of the stocks they typically own. The style and size parameters are based on the divisions used in the investment style box: Value, Blend, or Growth style and Small, Medium, or Large geometric average market capitalization.

**Annual Performance**

	Fund	Mandate Benchmark
<b>2017</b>	21.87%	21.83%
<b>2016</b>	11.94%	11.96%
<b>2015</b>	1.44%	1.38%
<b>2014</b>	13.73%	13.69%
<b>2013</b>	32.44%	32.39%

**Miscellaneous.** Frequent exchanging of investment options may harm long-term investors. Your plan and/or the Fund may have policies to detect and deter potentially abusive exchanges. The policies may require us to modify or terminate investment exchange privileges. Benchmarks are unmanaged and cannot be invested in directly. See User Guide for benchmark definitions and refer to the section entitled "Separate Account or Custom Plan Investment Options" for a description of PRIAC's role related to the type of fund described in this Fact Sheet.

**Prudential Retirement's Role.** This fund is not part of Prudential Retirement's Manager of Managers Program and Prudential Retirement does not assume any responsibility for the plan's decision to invest in the funds, to monitor their performance or to provide information regarding the funds. Each of those is the sole responsibility of the plan. To the extent Prudential Retirement provides such information, it makes no warranty as to the accuracy of such information and makes no undertaking to continue to provide such information unless Prudential Retirement agrees to continue to provide such information in writing.

**DESCRIPTION/OBJECTIVE**

This Custom Plan Investment Option (the "Fund") invests wholly in the underlying collective investment trust fund, BlackRock US Large Cap Index (the "C.I.T."). The C.I.T. is an "index fund" that seeks investment results that correspond generally to the price and yield performance, before fees and expenses, of a particular index (its "Underlying Index").

The C.I.T. is a collective investment trust maintained and managed by BlackRock Institutional Trust Company, N.A. ("BTC"). The C.I.T. shall be invested and reinvested in a portfolio of equity securities with the objective of approximating as closely as practicable the capitalization weighted total rate of return of that segment of the United States market for publicly traded equity securities represented by the larger capitalized companies. The criterion for selection of investments shall be the S&P 500® Index.

BTC uses a "passive" or indexing approach to try to achieve the C.I.T.'s investment objective. Unlike many C.I.T.s, the C.I.T. does not try to outperform the index it seeks to track and does not seek temporary defensive positions when markets decline or appear overvalued.

BTC uses a replication indexing strategy to manage the C.I.T.. "Replication" is an indexing strategy in which the C.I.T. generally invests in substantially all of the securities in its Underlying Index in approximately the same proportions as in the Underlying Index.

The C.I.T. may invest through one or a series of collective investment trusts managed and trusted by BTC.

When deemed appropriate by BTC and unless otherwise provided in the C.I.T.'s investment strategies, BTC may invest all or any portion of the C.I.T. in one or more futures contracts, forward contracts or other similar assets for the purpose of acting as a temporary substitute for investment in securities.

In the event of a conflict between this summary description of the C.I.T.'s investment objective and principal investment strategies and the Trust Document under which the C.I.T. was established, the Trust Document will govern. For more information related to the C.I.T., please see the C.I.T.'s Trust Document, Profile and most recent audited financial statements. There is no assurance the objectives will be met.

**Collective Top Five Holdings** As of 09/30/2018

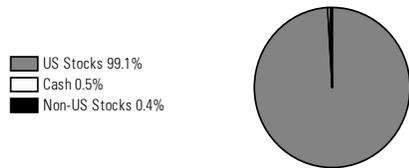
Apple Inc	4.19%
Microsoft Corp	3.55%
Amazon.com Inc	3.32%
Berkshire Hathaway Inc B	1.69%
Facebook Inc A	1.61%

**Collective Top Five Sectors** As of 09/30/2018

Information Technology	23.07%
Financials	15.79%
Health Care	14.96%
Consumer Cyclical	12.18%
Industrials	10.37%

Holdings and Sector allocations are ranked as a percentage of net assets and subject to change without notice.

**Collective Portfolio Allocation** As of 09/30/2018



**Performance(%)** As of 09/30/2018

	Cumulative Returns		Average Annual Total Returns				
	QTD	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Fund	7.74	10.60	17.96	17.34	13.99	---	13.74
Mandate Benchmark	7.71	10.56	17.91	17.31	13.95	---	---
Morningstar Rating™			★★★★★		★★★★★		---
# of Funds in Category			1196		1058		---

**Fund Fees Reflected in Performance.** The Fund's returns are net of a 0.01 % annual investment management fee. The Fund's performance reflects total annual operating expense ("TAOE") capped at 0.02% per year.

**Additional Information for the Total Annual Operating Expense.** The Total Annual Operating Expense ("TAOE") ratio noted above reflects administrative costs capped at one (1) basis points (0.01%) per year. There may be other fees and expenses not reflected in the TAOE ratio noted above that bear on the value of the investment. TAOE is based on estimated amounts for the current fiscal year.

**Fund Structure.** Your retirement plan makes available certain plan investments structured as "Fund of funds" (investments that invest in one or more underlying funds). These investments are neither mutual funds nor separate accounts offered by Prudential Retirement Insurance and Annuity Company ("PRIAC"). Rather, PRIAC acts solely as a record keeper in providing administrative and valuation services in connection with these plan investments. Management of these plan investments is the sole responsibility of your plan sponsor and/or a third party whom the plan sponsor has hired to provide investment management services.

**Possibility of Contract Charges.** Your retirement plan may have agreed to contract charges. If so, these would reduce the performance (and possibly the Morningstar ratings) shown above. Any contract charges are included in the expense ratio shown in your statement and in the performance shown in your statement. The Fund fees and contract charges compensate us for the distribution and servicing associated with your plan. Other plan investment options may generate more or less revenue for us than the fees associated with this Fund. If the aggregate revenue from your plan exceeds our associated costs, we earn a profit. Otherwise, we incur a loss. Other plans investing in the Fund may have lower fees, but these are not available to your plan in order to compensate us for distribution and plan servicing.

**Performance Risks.** Before investing, investors should carefully consider the investment objectives, risks, charges and expenses of this Fund and other plan investment options. The performance quoted represents past performance. The investment value and return will fluctuate so that an investment, when redeemed, may be worth more or less than original cost. Past performance does not guarantee future results. Current performance may be lower or higher than the performance data quoted. For performance data current to the most recent month end, please call 1-888-71-ALOHA (1-888-712-5642) or go to [www.prudential.com/islandsavings](http://www.prudential.com/islandsavings). It is possible to lose money investing in securities.

Information contained in this fact sheet has been provided by BlackRock Institutional Trust Company, N.A.

For additional information about the investment options available through your plan, please go to [www.prudential.com/islandsavings](http://www.prudential.com/islandsavings) or call toll-free 1-888-71-ALOHA (1-888-712-5642).

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