

Hartford Schroders Emerging Markets Equity Fund Class SDR

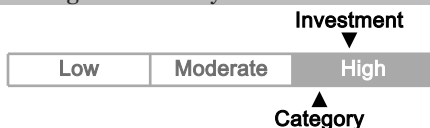
A Mutual Fund

Fourth Quarter 2019 Fund Fact Sheet

Key Facts		Description / Objective
Investment Advisor	Hartford Funds Management Company, LLC	<p>The investment seeks capital appreciation. The fund normally invests at least 80% of its assets in equity securities of "emerging market" companies. The fund's sub-advisers currently consider "emerging market" companies to be issuers listed or domiciled in, deriving a substantial portion of their revenues from, or having a substantial portion of their assets in emerging markets. It may invest in common and preferred stocks (or units of ordinary and preference shares), and depositary receipts of companies of any size market capitalization.</p> <p>There is no assurance the objectives will be met.</p> <p><i>Investing in emerging markets is generally riskier than investing in foreign securities. Emerging market countries may have unstable governments and/or economies that are subject to sudden change. These changes may be magnified by the countries' emergent financial markets, resulting in significant volatility to investments in these countries. These countries may also lack the legal, business and social framework to support securities markets.</i></p>
Asset Class	International - Emerging Market	
Primary Index	MSCI Emerging Markets Net Dividend Index	
Net Assets	\$1,246.2 Million	
Inception Date	12/30/2014	
Ticker	SEMTX	
Gross Expense Ratio	1.10%	
Morningstar Category	Diversified Emerging Mkts	
Morningstar Overall Rating™	★★★★	
Overall # of Funds in Morningstar Category	712	
Portfolio Manager(s)	James Gotto; Waj Hashmi CFA,ACA; Robert Davy; Tom Wilson CFA; Nicholas Field	

Overall Morningstar Rating as of quarter ending 12/31/2019. The Morningstar Rating shown is for the share class of this fund only; other classes may have different performance characteristics. ©2019 Morningstar, Inc. All Rights Reserved. Additional Morningstar information is available in the User Guide.

Morningstar Volatility Rank As of 12/31/2019

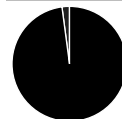


In the past, this investment has shown a wide range of price fluctuations relative to other investments. This investment may experience significant price increases in favorable markets or undergo large price declines in adverse markets. Some of this risk may be offset by owning other investments that follow different investment strategies.

Top Five Holdings		As of 11/30/2019	Top Five Countries		As of 11/30/2019
Taiwan Semiconductor Manufacturing Co Ltd	6.82%	China	31.18%	South Korea	13.67%
Alibaba Group Holding Ltd ADR	6.13%	Taiwan	12.29%	Brazil	11.24%
Samsung Electronics Co Ltd	6.02%	Russia	8.75%		
Tencent Holdings Ltd	5.62%				
Ping An Insurance (Group) Co. of China Ltd Class H	2.83%				

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

Portfolio Allocation	As of 11/30/2019	Characteristics		As of 11/30/2019	
		Fund	Index		
Non-US Stocks	97.90%	52.38	31.98	Weighted Geometric Market Cap (\$Bil)	
Cash	2.10%			Price/Earnings Ratio (Forward)	14.25x 13.35x
				Price/Book Ratio	1.64x 1.46x
				3-Year Earnings Growth Rate (%)	19.41 15.05
				Number of Holdings - Long	119 1410



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Fourth Quarter 2019 Fund Fact Sheet - Page 2

Annual Performance			Performance (%)							As of 12/31/2019
	Fund	Primary Index	Cumulative Returns		Average Annual Total Returns					
			QTD	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception	
2019	22.36%	18.42%								
2018	-15.45%	-14.57%								
2017	41.09%	37.28%								
2016	10.64%	11.19%								
2015	-12.63%	-14.92%								
	Fund		11.30	22.36	22.36	13.43	7.13	4.23	7.11	
	Primary Index		11.84	18.42	18.42	11.57	5.61	3.68		
	Morningstar Rating™					★★★★	★★★★			
	# of Funds in Category					712	577			

*Fees that Prudential Retirement and its affiliates may receive in connection with plan investments in this fund include:

Finders Fee	No	12b-1 Fee	0%
Sub-accounting fee %	0%	Sub-accounting fee (\$ per participant)	--
Other Service fee %	0%	Other Service fee (\$ per participant)	--

Market Timing: Frequent exchanging of investment options may harm long-term investors. Policies may be in effect at the plan or the investment level to detect and deter exchanges that may be abusive. Such policies may require us to modify, restrict, suspend or terminate purchase or exchange privileges and impose redemption fees. Please refer to the prospectus, if available for the investment, for information on these potential restrictions and any applicable redemption fees. Otherwise, please contact your Prudential Representative.

Fees if applicable to this fund, compensate Prudential Retirement for selling the fund's shares and servicing your retirement plan. The fund's expense ratio includes these fees. Other investment options may generate more or less revenue 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 share classes of this fund may have a lower expense ratio, but your plan's investment options do not include such shares to compensate us for distribution and plan servicing.

Indices are unmanaged and cannot be invested in directly. See User Guide for index definitions and an explanation of terms used in this factsheet. The index shown, if applicable, in the Characteristics chart refers to the primary index.

Performance displayed for periods beginning earlier than the "Inception Date" is based on the historical returns of the oldest share class of the fund, adjusted to reflect the fees and expenses of this share class. "Since Inception" performance when shown is based on the actual performance of this share class.

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 quoted. For performance data current to the most recent month end, please call 888-71A-LOHA. These performance results represent the change in net asset value of an investment over a stated period, assuming the reinvestment of dividends and capital gain distributions. Past performance is not indicative of future performance and short periods of performance may be particularly unrepresentative of long-term performance.

Investors should consider the fund's investment objectives, risks, charges and expenses before investing. The prospectus, and if available the summary prospectus, contain complete information about the investment options available through your plan. Please call 888-71A-LOHA for a free prospectus and if available, a summary prospectus that contain this and other information about the 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.

Securities products and services are offered through Prudential Investment Management Services LLC (PIMS), Newark, NJ, a Prudential Financial company.

For more information, go to www.prudential.com/islandsavings or call toll-free 888-71A-LOHA.

