

**Key Facts**

**INVESTMENT ADVISOR:** American Century Investment Management, Inc  
**FUND CATEGORY:** Target-Date Retirement  
**INDEX:** Morningstar Lifetime Mod Incm TR USD@  
**NET ASSETS:** \$273.1 Million  
**INCEPTION DATE:** 8/31/2004  
**TICKER SYMBOL:** ATTIX  
**GROSS EXPENSE RATIO:** 0.62% of Fund Assets  
**OVERALL MORNINGSTAR RATING™:** ★★★★★  
**OVERALL # OF FUNDS IN**  
**MORNINGSTAR CATEGORY:** 164  
**PORTFOLIO MANAGER(S):** Scott Wilson CFA;  
 Richard A. Weiss CFA;  
 Radu Gabudean; Vidya Rajappa CFA

**Overall Morningstar Rating** as of quarter ending 12/31/2018. The Morningstar Rating shown is for the share class of this fund only; 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 12/31/2018



In the past, this investment has shown a relatively small range of price fluctuations relative to other investments. Based on this measure, currently more than two thirds of all investments have shown higher levels of risk. Consequently, this investment may appeal to investors looking for a conservative investment strategy.

**Annual Performance**

	Mutual Fund*	Index
<b>2018</b>	-3.97%	-2.20%
<b>2017</b>	10.35%	8.55%
<b>2016</b>	6.12%	5.98%
<b>2015</b>	-1.42%	-1.30%
<b>2014</b>	6.41%	4.09%

**DESCRIPTION/OBJECTIVE**

The investment seeks current income; capital appreciation is a secondary objective. The fund is a "fund of funds," meaning that it seeks to achieve its objective by investing in other American Century mutual funds (the underlying funds) that represent a variety of asset classes and investment styles. The fund's investments generally will be allocated among the major asset classes as follow: 45% of its assets in equity securities (stock funds); 45% of its assets in fixed-income securities (bond funds); and 10% of its assets in cash equivalents (money market funds). The neutral mix of One Choice In Retirement Portfolio is expected to remain fixed over time.

There is no assurance the objectives will be met.

*The target date is the approximate date when investors plan to start withdrawing their money. The asset allocation of the target date funds will become more conservative as the target date approaches by lessening your equity exposure and increasing your exposure in fixed income type investments. The stated asset allocation may be subject to change. The principal value of an investment in a target date fund is not guaranteed at any time, including the target date, and there is no guarantee that the funds will provide adequate retirement income. A target date fund should not be selected based solely on age or retirement date. It is possible to lose money by investing in securities, including losses near and following retirement.*

**Top Five Holdings**

As of 09/30/2018

American Century NT Diversified Bond G	20.65%
American Century NT Equity Growth G	9.58%
American Century NT Large Co Val G	9.02%
American Century Global Bond G	8.30%
American Century Short Dur Infl ProBd G	7.51%

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

**Top Five Sectors**

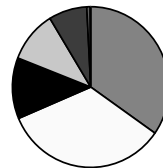
As of 09/30/2018

Technology	20.12%
Financial Services	16.44%
Healthcare	14.82%
Industrials	11.99%
Consumer Cyclical	11.88%

**Allocation**

As of 09/30/2018

- US Bonds 34.72%
- US Stocks 33.9%
- Cash 12.31%
- Non-US Bonds 10.36%
- Non-US Stocks 7.88%
- Convertible 0.74%
- Other 0.08%
- Preferred 0.01%



**Characteristics**

As of 09/30/2018

	Mutual Fund Index	
Weighted Geometric Market Cap. (\$Bil)	45.29	31.24
Price/Earnings Ratio (Forward)	16.94x	13.38x
Price/Book Ratio	2.72x	1.95x
3-Year Earnings Growth Rate (%)	11.59	9.44
Number of Holdings-Long	21	21

**Performance(%)**

As of 12/31/2018

	Cumulative Returns		Average Annual Total Returns				
	QTD	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Mutual Fund*	-6.50	-3.97	-3.97	3.99	3.36	6.82	NA
Index	-4.12	-2.20	-2.20	4.01	2.94	5.88	---

Morningstar Rating™

★★★★ ★★★★★ ★★★★★★

# of Funds in Category

164 129 93

**\*Fees that Prudential Retirement and its affiliates receive in connection with plan investments in this fund include an annual sub-accounting and/or servicing fee of up to 0.15%.**

Such 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.

**Performance:** 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 1-877-778-2100. 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.

**Market Timing:** Frequent exchanging of investment options may harm long-term investors. Your plan and/or the fund have policies to detect and deter exchanges that may be abusive. Those policies may require us to modify or suspend purchase or exchange privileges.

**Prospectus:** 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 1-877-778-2100 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.

Benchmark indices are unmanaged and cannot be invested in directly. See User Guide for index definitions.

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

© 2018 Prudential Financial, Inc. and its related entities. Prudential, the Prudential logo, the Rock symbol and Bring Your Challenges are service marks of Prudential Financial, Inc., and its related entities, registered in many jurisdictions worldwide.