

**Key Facts**

**INVESTMENT ADVISOR:** Capital Research and Management Company  
**FUND CATEGORY:** Allocation--50% to 70% Equity  
**INDEX:** Morningstar Mod Tgt Risk TR USD@  
**NET ASSETS:** \$3,268.7 Million  
**INCEPTION DATE:** 6/4/2002  
**TICKER SYMBOL:** RLBCX  
**GROSS EXPENSE RATIO:** 0.93% of Fund Assets  
**OVERALL MORNINGSTAR RATING™:** ★★★★★  
**OVERALL # OF FUNDS IN MORNINGSTAR CATEGORY:** 703  
**PORTFOLIO MANAGER(S):** Michael T. Kerr; Jeffrey T. Lager; Pramod Atluri CFA; John H. Smet; Paul Benjamin

**DESCRIPTION/OBJECTIVE**

The investment seeks conservation of capital, current income and long-term growth of capital and income. The fund uses a balanced approach to invest in a broad range of securities, including common stocks and investment-grade bonds. It also invests in securities issued and guaranteed by the U.S. government and by federal agencies and instrumentalities. In addition, the fund may invest a portion of its assets in common stocks, most of which have a history of paying dividends, bonds and other securities of issuers domiciled outside the United States.

There is no assurance the objectives will be met.

*Keep in mind that application of asset allocation and diversification concepts does not ensure a profit or protect against loss in a declining market. It is possible to lose money by investing in securities.*

**Top Five Holdings**

As of 06/30/2018

Microsoft Corp .....	3.46%
UnitedHealth Group Inc .....	2.59%
The Home Depot Inc .....	2.17%
Berkshire Hathaway Inc A .....	2.13%
Wells Fargo & Co .....	1.60%

**Top Five Sectors**

As of 06/30/2018

Technology .....	20.74%
Financial Services .....	15.97%
Energy .....	12.72%
Healthcare .....	12.49%
Consumer Cyclical .....	12.26%

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

**Allocation**

As of 06/30/2018

- US Stocks 49.37%
- US Bonds 36.12%
- Non-US Stocks 7.68%
- Non-US Bonds 3.65%
- Cash 3.11%
- Convertible 0.04%
- Preferred 0.03%



**Characteristics**

As of 06/30/2018

**Mutual Fund Index**

Weighted Geometric Market Cap. (\$Bil)	118.06	32.23
Price/Earnings Ratio (Forward)	17.3x	15.44x
Price/Book Ratio	2.77x	2.09x
3-Year Earnings Growth Rate (%)	9.51	10.62
Number of Holdings-Long	1552	20

**Overall Morningstar Rating** as of quarter ending 09/30/2018. 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 09/30/2018



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.

**Performance(%)**

As of 09/30/2018

	Cumulative Returns		Average Annual Total Returns				
	QTD	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Mutual Fund*	3.17	3.88	8.46	10.72	8.82	8.98	NA
Index	2.52	2.20	6.02	9.20	6.51	7.41	---

Morningstar Rating™

★★★★ ★★★★★ ★★★★★

# of Funds in Category

703 619 450

**\*Fees that Prudential Retirement and its affiliates receive in connection with plan investments in this fund include a 12b-1 fee of up to 0.50% and may 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.

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