



# What's brewing.

Bob Evans®

## The Bob Evans Farms, Inc. and Affiliates 401(k) Retirement Plan is moving to Prudential Retirement

### Dear Bob Evans Farms, Inc. and Affiliates 401(k) Retirement Plan Employee:

Bob Evans Farms is working hard to ensure you have the right resources to help you prepare for Day One of your retirement. Bob Evans is proud to announce a new partnership with Prudential Retirement® as the new provider for our 401(k) plan.

Prudential Retirement has a long, rich history of helping people like you face the challenges that stand between you and your ideal retirement.

That history revolves around providing you with the tools you need to make smart decisions every step of the way. Whether you're a 20-something who's just starting your career or a seasoned veteran within reach of retirement, Prudential has the resources to help you find the financial freedom to do what you want to in retirement.

**This letter includes important information about the changes you can expect in the coming months. Please read it carefully.**

### Notice of Transition Period—Important Notice Concerning Your Rights

**To ensure all information transfers accurately from your prior recordkeeper to Prudential Retirement, a transition period is required, and transactions will be placed on hold during this “blackout” period. As a result, you temporarily will be unable to direct or diversify investments in your individual accounts or process a distribution from your account.**

It's important that you review and consider the appropriateness of your current investments in light of your inability to make changes to these investments during the transition period. **The transition period is scheduled to BEGIN on December 17, 2015 at 4 p.m. ET and END on or about December 31, 2015.**

### INCLUDED IN THIS LETTER

- Important dates for a brief “blackout period”
- Impact to your account balance
- New investment options and impact of fund mapping for your current funds
- Online transition presentation from Prudential
- Prudential account tools and educational resources

## IMPORTANT DATES TO KEEP IN MIND

As your assets and records are transferred from your current provider to Prudential Retirement, there are some important dates for you to keep in mind. The following chart lists the deadlines for various activities you may wish to perform prior to the transition. To conduct these activities, follow the instructions in place with your current provider, Xerox HR Solutions.

DATE	IMPACT TO	ACTIVITY
December 1, 2015 through 4 p.m. ET on December 17, 2015	New account at Prudential	You may access your account to make investment allocation choices for future contributions.
December 17, 2015 before 4 p.m. ET	Current account with Xerox HR Solutions	This is the last day to conduct the following activities prior to the transition: <ul style="list-style-type: none"> <li>• Request a distribution.</li> <li>• Make a change to your contribution amount.</li> <li>• Make a change to your investment allocation</li> </ul>
December 17, 2015 through on or about December 31, 2015	Current account with Xerox HR Solutions	Blackout period—prior Xerox HR Solutions account records are reconciled and moved to Prudential. During this time, your account will not be available for fund transfers or distributions.
December 23, 2015 before 4 p.m. ET	Current account with Xerox HR Solutions	Your current account balance will be transferred from Xerox HR Solutions to Prudential. <ul style="list-style-type: none"> <li>• PLEASE REFER TO THE ENCLOSED NOTICE OF BLACKOUT FOR IMPORTANT INFORMATION.</li> </ul>
On or about December 31, 2015	New account at Prudential	Blackout will be lifted. You will once again have full access to your account and can execute transactions through the toll-free phone service and website.

## WHAT WILL HAPPEN TO MY EXISTING ACCOUNT BALANCE?

If you have a Xerox HR Solutions account, your assets will be moved to Prudential during the blackout period. Xerox HR Solutions will liquidate your investments on or about December 22, 2015. The assets will then be wired to Prudential and temporarily invested in a “holding account,” the Prudential MoneyMart Assets Exchange A (PBMXX)\* fund as selected by your plan sponsor.

Your assets will be out of the market for at least one business day. There is a possibility this process can take more than one business day, if trades take longer to settle or there is a need for additional reconciliation of Xerox HR Solutions data.

Once your account information is received from Xerox HR Solutions and determined to be in good order, your existing balance and any realized earnings will be moved from the holding account to the investment allocations you selected from **December 1, 2015 to December 17, 2015. If you have not made an investment allocation by December 17, 2015, your assets will be invested in your plan’s chosen default alternative, a Conservative GoalMaker® portfolio.** Existing balances in the Bob Evans Company Stock Fund (BOBE) will remain invested in company stock; that balance will be excluded from the re-enrollment into Goalmaker.

\*Registered mutual fund. **An investment in the money market Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the Fund.**

## INVESTMENT OPTIONS AVAILABLE AFTER TRANSITION

The following investment options will be available after the blackout period ends on or about December 31, 2015.

INVESTMENT CATEGORY	FUND NAME
Stable Value	Guaranteed Income Fund
Inflation Protected Bond	BlackRock Inflation Protected Bond Instl (BPRIX)*
Intermediate—Term Bond	PIMCO Total Return Instl (PTTRX)*
Large-Cap Stock—Blend	American Funds Fundamental Invs R6 (RFNGX)*
	Vanguard 500 Index Admiral (VFIAX)*
Large-Cap Stock—Growth	Vanguard Growth Index I (VIGIX)*
Large-Cap Stock—Value	Vanguard Value Index I (VIVIX)*
Mid-Cap Stock—Growth	JPMorgan Mid Cap Growth R6 (JMGMX)*
Mid-Cap Stock—Value	Wells Fargo Advantage Spec Md Cp Val R6 (WFPRX)*
Small Cap Stock—Blend	Vanguard Small Cap Index Adm (VSMAX)*
Foreign Large Cap—Growth	American Funds EuroPacific Growth R6 (REGX)*
Company Stock	Bob Evans Company Stock Fund (BOBE)

\*Registered mutual fund. As you review these investments, remember that all investing involves various risks including the possible loss of principal.

## NEW FEATURES AVAILABLE AFTER TRANSITION

You will soon have access to a new, optional, asset allocation program called GoalMaker.

GoalMaker is an easy-to-use program available to you through your plan at no additional cost. It takes the guesswork out of selecting and managing your investments by using two key pieces of information—your investor style and your years to retirement—to guide you to one of 12 portfolios of investment options from your retirement program. GoalMaker also helps you stay on track through automatic rebalancing, which ensures your asset allocation stays in line with your original investment allocation. Keep in mind that the application of asset allocation and diversification concepts does not assure a profit or protect against loss in a declining market. **It is possible to lose money by investing in securities.**

## SEPARATE ENCLOSURES:

- Notice of Blackout Period—describes your rights during the blackout period.
- Qualified Default Investment Alternative (QDIA) Notice—describes the impact to your future plan contributions and account balance if you do not provide investment instructions.
- 404(a) Fee Disclosure Notice—a regulatory notice that describes plan and investment fees.
- Automatic Contribution Arrangement (ACA) Notice—describes the impact of automatic enrollment.
- Fund Fact Sheets—most recent fund fact sheets are enclosed for your review; they provide the objectives and description of the funds available in your plan.

## MORE TO COME

Watch for announcements explaining how you can learn more about the plan changes and access an online educational presentation.

## TAKE ADVANTAGE OF PRUDENTIAL RETIREMENT'S TOOLS AND RESOURCES

You will have access to the following through Prudential Retirement:

### Your Plan website—will be available through **BEingMyBest.net** (or at **prudential.com/online/retirement**)

You can review plan information and account balances, research your investment options and perform transactions.

You can make investment elections from December 1, 2015 through December 17, 2015. All other transactions will be available when the blackout period ends on or about December 31, 2015. When you log on for the first time, you may be prompted to enter certain personal information such as your social security number.

### Toll-free phone number—**877-778-2100**

You can obtain account information or perform transactions through your telephone keypad once the transition is complete. If you have questions or need assistance, participant service representatives are available Monday through Friday from 8 a.m. to 9 p.m. ET. To register your account by phone beginning December 1, 2015, call **877-778-2100**. When asked for your account number, enter your Social Security number then follow the prompts to create a PIN.

### Who to call with questions

If you have questions during the blackout period, you can contact Prudential Retirement at **877-778-2100** or contact Jenny Tour at 614-492-4966 or at [jenny.tour@bobevans.com](mailto:jenny.tour@bobevans.com).

To access your account information:  
Log in to: **BEingMyBest.net**  
Call: **877-778-2100**



**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 877-778-2100 for a free prospectus, and if available, a summary prospectus that contain 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.**

Shares of the registered mutual funds are offered by Prudential Investment Management Services LLC (PIMS), Newark, NJ. PIMS is a Prudential Financial company. Prudential Retirement is a Prudential Financial business. Retirement counselors are registered representatives of PIMS.

The Guaranteed Income Fund (GIF) is a group annuity product issued by Prudential Retirement Insurance and Annuity Company (PRIAC), Hartford, CT 06103. Amounts contributed to the contract are deposited in PRIAC's general account. Payment obligations and the fulfillment of any guarantees specified in the group annuity contract are insurance claims supported by the full faith and credit of PRIAC. PRIAC periodically resets the interest rate credited on contract balances, subject to a minimum rate specified in the group annuity contract. Past interest rates are not indicative of future rates. This product is neither a mutual fund nor a bank product. The obligations of PRIAC are not insured by the FDIC or any other federal governmental agency. Contract form # GA-2020-IA-0805 or state variation thereof.

Prudential Retirement is compensated in connection with this product when general account investment returns exceed the interest credited on contract balances. Prudential Retirement may earn fee revenue in addition to the foregoing compensation if your Plan has agreed to pay contract charges, which are sometimes paid in respect of Plan and participant record keeping and distribution services. For some Plans, Prudential Retirement uses a portion of its aggregate compensation to satisfy the Plan's request for allowances and for payments to defray Plan expenses. If Prudential Retirement's aggregate compensation from this product and from other Plan investment products exceeds the costs of servicing your Plan, Prudential Retirement earns a profit; otherwise we incur a loss.

Frequent exchanging between Plan investment options may harm long-term investors. Your Plan or the Plan's investment funds may have provisions to deter exchanges that may be abusive. These policies may require us to modify, restrict or suspend purchase or exchange privileges and/or impose redemption fees.

GoalMaker's 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 portfolio continues to correspond to their changing attitudes and retirement time horizon. The GoalMaker portfolios are subject to change including, for example, the replacement of investment options and allocations within the portfolios. You will be notified in writing in advance of such changes.

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