

THE “I WILL MANAGE MY ACCOUNT ONLINE” CHALLENGE.

Prudential's Online Retirement Center

The Prudential Retirement® Online Retirement Center puts the power of retirement planning at your fingertips. It's easy to use, and is a helpful way to manage your retirement account. This guide will give you an overview of some of the information you can find on the site and explain some common transactions.

Prudential's Online Retirement Center Makes it Simple to:

- Enroll in your retirement savings plan
- Track your account balances and performance 24/7
- Make changes to your allocations
- Increase your contributions
- Transfer between investment options
- Add and update your beneficiary information
- Link your account information to the Retirement Income Calculator to explore different savings scenarios
- Update your contact information

Already registered? Just log in

Log in to your account by using your User ID and Password. If you've forgotten either one, you can easily retrieve it using the appropriate links inside the Please Log In box. Of course, you can change your User ID and Password at any time.

New user? Register now

Registering your account is the first step to managing your account online. It is easy, only takes a few minutes, and the information you provide will help keep your retirement account secure. Just click on the **Register Now** link below and simply answer a few questions and follow the prompts to create your password. You'll be asked to log in using your new User ID and Password.

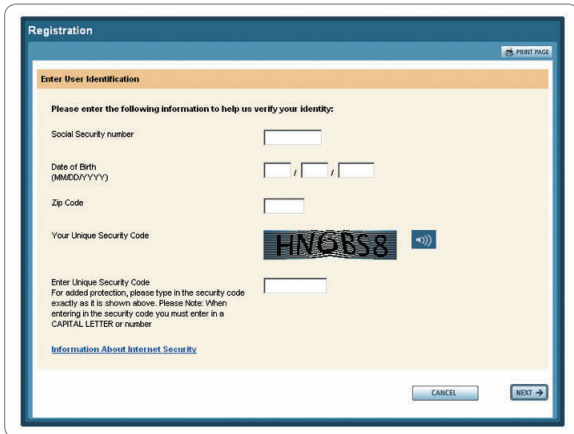
The screenshot shows the Prudential Retirement website interface. At the top left is the Prudential logo. The main heading is "Welcome to Prudential Retirement". Below this, there are two main sections: "Please Log In" and "First time logging in?". The "Please Log In" section includes fields for "User ID" and "Password", with links for "Forgot User ID?" and "Forgot your password?". A "LOG IN" button is present. Below this, a message states: "If you have not logged into your account since 12/31/2009, please register again." The "First time logging in?" section includes a "REGISTER NOW" button and a "Need Help?" link. To the right of the login section, there is a promotional banner for "WE CHALLENGE YOU TO MAKE THE MOST OF YOUR RETIREMENT PLAN..." with the text "PreparewithPru.com" and "Learn the fundamentals of planning for retirement the way you want: read, watch, listen, interact, and rate!". Below this banner is a photo of a diverse group of people and the text "Retirement planning education delivered directly to you!" and "Click to view or register for an online webinar." In the top right corner, there is a financial data table for DJIA, NASDAQ, and S&P 500, along with a line chart showing the Dow Jones Industrial Average. At the bottom left, there are links for "Privacy" and "Terms & Conditions". At the bottom right, there is a "Mobile Web" section with a link to "Download Instructions" and an "App" section with links for "Download for free the Retirement Income Calculator app for: iPhone | BlackBerry | Android".

Your password is a unique code you create. It should be a combination of letters and numbers. Remember to keep your password in a safe place.

REGISTRATION OVERVIEW

Go to www.prudential.com/online/retirement
Click **Register Now**.

Enter your Social Security number, date of birth, postal zip code, and the system-generated Unique Security Code in the appropriate boxes. Click **Next**.



Registration

Enter User Identification

Please enter the following information to help us verify your identity:

Social Security number:

Date of Birth (MM/DD/YYYY): / /

Zip Code:

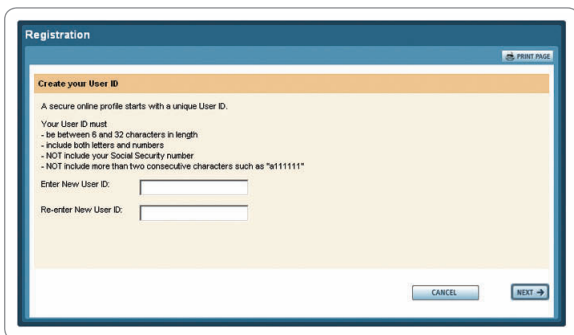
Your Unique Security Code: **HNGBS8**

Enter Unique Security Code
For added protection, please type in the security code exactly as it is shown above. Please Note: When entering in the security code you must enter in a CAPITAL LETTER or number

[Information About Internet Security](#)

CANCEL NEXT →

Create a **User ID** (make sure it is made up of the appropriate characters as indicated on the screen) and click **Next**.



Registration

Create your User ID

A secure online profile starts with a unique User ID.

Your User ID must:

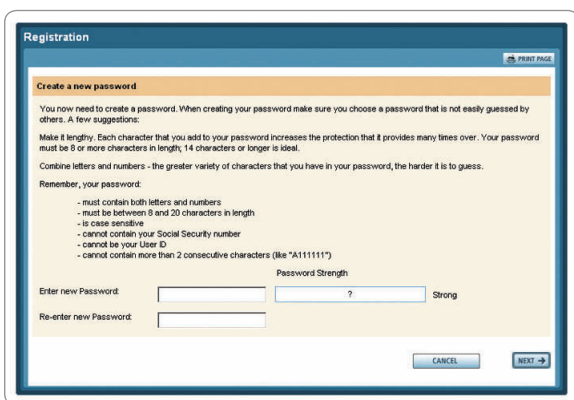
- be between 6 and 32 characters in length
- include both letters and numbers
- NOT include your Social Security number
- NOT include more than two consecutive characters such as "a1111111"

Enter New User ID:

Re-enter New User ID:

CANCEL NEXT →

Create a **Password** (make sure it is made up of the appropriate characters as indicated on the screen) and click **Next**.



Registration

Create a new password

You now need to create a password. When creating your password make sure you choose a password that is not easily guessed by others. A few suggestions:

Make it lengthy. Each character that you add to your password increases the protection that it provides many times over. Your password must be 8 or more characters in length; 14 characters or longer is ideal.

Combine letters and numbers - the greater variety of characters that you have in your password, the harder it is to guess.

Remember, your password:

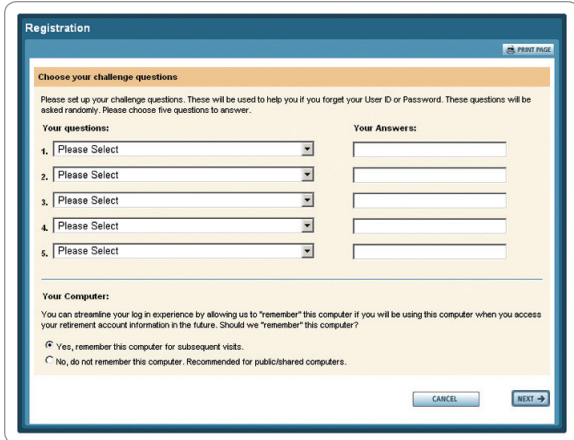
- must contain both letters and numbers
- must be between 8 and 20 characters in length
- is case sensitive
- cannot contain your Social Security number
- cannot be your User ID
- cannot contain more than 2 consecutive characters (like "a1111111")

Enter new Password: Password Strength: ? Strong

Re-enter new Password:

CANCEL NEXT →

REGISTRATION OVERVIEW



Registration PRINT PAGE

Choose your challenge questions

Please set up your challenge questions. These will be used to help you if you forget your User ID or Password. These questions will be asked randomly. Please choose five questions to answer.

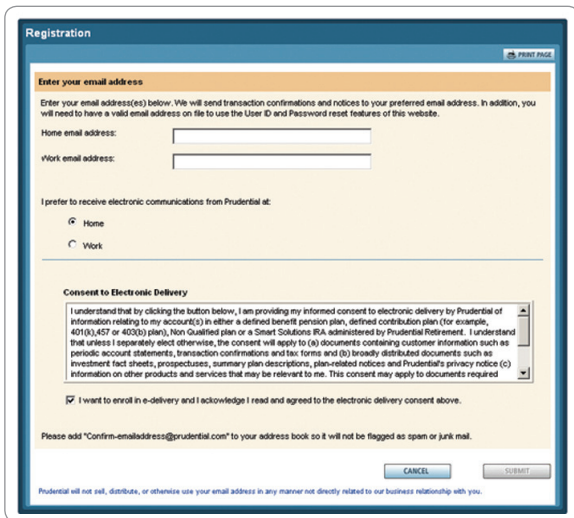
Your Questions:	Your Answers:
1. Please Select	
2. Please Select	
3. Please Select	
4. Please Select	
5. Please Select	

Your Computer:

You can streamline your log in experience by allowing us to "remember" this computer if you will be using this computer when you access your retirement account information in the future. Should we "remember" this computer?

Yes, remember this computer for subsequent visits.
 No, do not remember this computer. Recommended for public/shared computers.

You will be asked to **select** a series of questions and answers that can be used at a later date to verify your account. This is an extra security measure to **protect your account**.



Registration PRINT PAGE

Enter your email address

Enter your email address(es) below. We will send transaction confirmations and notices to your preferred email address. In addition, you will need to have a valid email address on file to use the User ID and Password reset features of this website.

Home email address:

Work email address:

I prefer to receive electronic communications from Prudential at:

Home
 Work

Consent to Electronic Delivery

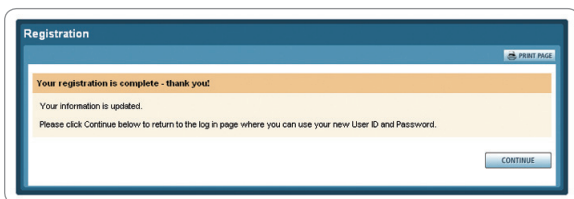
I understand that by clicking the button below, I am providing my informed consent to electronic delivery by Prudential of information relating to my account(s) in either a defined benefit pension plan, defined contribution plan (for example, 401(k), 457 or 403(b) plan), Non Qualified plan or a Smart Solutions IRA administered by Prudential Retirement. I understand that unless I separately elect otherwise, the consent will apply to (a) documents containing customer information such as periodic account statements, transaction confirmations and tax forms and (b) broadly distributed documents such as investment fact sheets, prospectuses, summary plan descriptions, plan-related notices and Prudential's privacy notice (c) information on other products and services that may be relevant to me. This consent may apply to documents required

I want to enroll in e-delivery and I acknowledge I read and agreed to the electronic delivery consent above.

Please add "Confirm-emailaddress@prudential.com" to your address book so it will not be flagged as spam or junk mail.

Prudential will not sell, distribute, or otherwise use your email address in any manner not directly related to our business relationship with you.

Enter your home and work email addresses and enroll in e-delivery. Click **Submit**.



Registration PRINT PAGE

Your registration is complete - thank you!

Your information is updated.

Please click Continue below to return to the log in page where you can use your new User ID and Password.

When your registration information is complete, you'll see this screen. Click **Continue** to go back to the Log In page.

Getting in touch

Use one of the following options for contacting Prudential Retirement:

- **By email:** Select the “Contact Us” link in the upper right corner of the Online Retirement Center. Select your topic of choice—Technical Questions, Account Questions, Website Questions, or Website Comments—to submit a comment or question.
- **By telephone:** You can also reach us by phone Monday through Friday, 8 a.m. to 9 p.m. ET, to ask questions about your account. Just call 1-877-PRU-2100(1-877-778-2100).

The Online Retirement Center is easy to use and is a great way to plan and help save for the retirement you’ve always imagined. Log in and start taking advantage of the site’s great features today!



All investing involves various risks, such as; fixed income (interest rate), default, small cap, international and sector - including the possible loss of principal.

The Retirement Income Calculator is hypothetical and for illustrative purposes only and is not intended to represent performance of any specific investment, which may fluctuate. There is no assurance that retirement income objectives will be met. **It is possible to lose money by investing in securities.**

Neither Prudential Financial nor any of its representatives are tax or legal advisors and encourage you to consult your individual legal or tax advisor with any specific questions.

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