**Prudential Retirement Customer Fraud Loss Protection**

In today’s quickly changing world of online access to information and social media sharing, it is important to realize that your personal information is an attractive target for fraudsters, hackers, phishers and others. Protecting your financial accounts with Prudential is important to us. That is why Prudential Retirement is proud to present our Customer Fraud Loss Protection. Simply stated, for accounts where Prudential Retirement serves as the plan recordkeeper, we will restore losses in your Prudential Retirement accounts that result from others’ fraudulent use of your personally identifiable information caused through no fault of your own.

**Do I need to separately enroll for this protection?**

No. Retirement participant accounts for which Prudential Retirement serves as the plan recordkeeper are automatically provided this protection (including Smart Solutions IRA customers). There is no extra charge for this protection.

**What do I need to do?**

We recognize that the security on your Prudential Retirement accounts is best maintained when there is a working partnership between us and you. In keeping with our commitment to online security, we use a combination of technology, people and processes to protect you, your accounts, and your data. Prudential closely monitors the security of its systems, as well as the effectiveness of its fraud and forgery prevention measures. It is your responsibility to take prudent minimum steps to safeguard your accounts from fraudulent activity, such as:

- Review your accounts regularly and report any suspicious or unauthorized activity in your account immediately, but no later than 90 days from the suspected unauthorized transaction.
- Use strong passwords, usernames, and security questions. Do not share this account access information with anyone, including friends and family members.
- Provide us with up-to-date contact information, including email addresses and cell phone numbers, so that we may communicate with you.
- Maintain up-to-date security protections and anti-spyware, anti-virus, and firewall software on your computers, tablets, smartphones, and other digital devices used to access your accounts online.
- Keep applications and software updated as recommended by your service providers and device manufacturers.
- Notify us immediately if you are a known victim of identity theft, and immediately update your account passwords and other account access information.
What is not covered under this protection?

Losses from your Prudential Retirement accounts may not be covered if you fail to follow prudent steps to safeguard those accounts. This protection does not cover any activity by an employer, plan administrator, trustee, financial advisor, or other third party who is authorized by you to access data about, or stored in, your account, or with whom you have shared your account credentials. This protection does not cover a breach or security compromise of the computer hardware, network, systems, and applications of any third party, such as a bank, a broker, a mutual fund, another insurance company, or other service provider. Accounts held or managed by third parties are also not covered. Losses that may be restored under this protection do not include any taxes, legal and other professional fees or expenses, lost opportunity costs, or any special, indirect, incidental, consequential, punitive, or non-monetary damages, or any amounts that have been or are eligible to be reimbursed from other sources, such as by a bank or under identity theft or other insurance. This protection does not extend to losses that result from your own negligence or malfeasance, or from a breach of fiduciary duty.

What should I do if I notice unauthorized activity on my account?

Notify us immediately, but not later than 90 days, by calling 1-877-778-2100 if you suspect unauthorized activity on your Prudential Retirement account. We will ask for your cooperation in the investigation which may include completing an affidavit of fraud, filing a police report, assigning recovery rights and/or providing our investigative team access to your computer or relevant email logs. Prudential will determine the amount of the actual losses to be restored as of the date of the fraudulent activity, based on the facts of your situation, in its sole discretion.

The above reflects Prudential’s current treatment with respect to fraud restoration, which we reserve the right to modify or withdraw in our sole discretion.

This material is intended to provide information only. This material is not intended as advice or recommendation about investing or managing your retirement savings. By sharing this information, Prudential Retirement® is not acting as your fiduciary as defined by the Department of Labor or otherwise. If you need investment advice, please consult with a qualified professional.

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