

It's your future. You can be in control.

YourROCKforRETIREMENT

It's a new year; a time when individuals tend to make New Year's resolutions. But what are those resolutions really about? Usually, they have to do with taking some **control** over one's future.

The recent volatility in the markets—where we've seen stock and bond prices rapidly fluctuating—means that a lot of retirement investors don't feel like they have any control with respect to retirement planning. While it's true that no one can control what the markets are doing, there are numerous things you *can* do to be in control of how you react to them—and to help yourself prepare for a more secure future. Let's take a look at some of them.

Set or revise your goals

Use the Retirement Income Calculator

Do you know what your retirement income goals are? The Retirement Income Calculator can help you determine how much you may need in monthly retirement income, based on your earnings, expenses and current savings—and when you'd like to retire.

Available through the Prudential Retirement® participant website, the Retirement Income Calculator can become your most valuable retirement planning tool.

Based on the information you provide about all of your retirement accounts, the Calculator can help you determine whether or not you're on the right path to the kind of retirement you envision. And it retains all of your data and your Prudential account information—so you can use it any time you access your account online, at **www.prudential.com/online/retirement**. Best of all, when you visit this participant website, you can easily make any adjustments to your account at any time.

Request complimentary personalized assistance from a Prudential Retirement Counselor

Need more help determining your retirement goals and developing your planning strategy? Speak to an investment professional or call a Prudential Retirement Counselor. No matter how old you are or how close you are to retirement, **now** is the time to speak to someone who can provide personalized assistance to help you get on the path to the retirement you want.

How you can take control:

- Based on the information you obtain from the Retirement Income Calculator, you can make the changes you feel could help you to better prepare for the future—such as increasing your contributions to your retirement account. (And with many fund prices now at “sale” levels, there's never been a better time to increase your contributions.)
- To contact a Prudential Retirement Counselor for personalized planning assistance, call **1-877-778-2100**, toll free, Monday through Friday, from 8 a.m. to 6 p.m., ET, and say “Retirement Counselor” when prompted.

Action Plan for Retirement Investors

1. Visit **www.prudential.com/online/retirement** to:
 - Use Prudential's Retirement Income Calculator to help you determine where you are and what steps you can take to reach your retirement income goals.
 - Sign up for electronic delivery of your statements.
2. Call **1-877-778-2100** to:
 - Request complimentary personalized retirement planning assistance from a Prudential Retirement Counselor. It's never too early to start the conversation.
 - Consolidate your retirement accounts with Prudential.
3. Visit **www.prudential.com/prep/yourmoney** for more information about investing in challenging times.

Get organized

Organizing your financial-related information in one place can help you quickly and easily monitor your retirement account so you can assess your progress. The next time you log in to your account, consider requesting e-delivery of your quarterly statements. With e-statements, you'll no longer receive your Prudential retirement statements in the mail—except for your year-end statement. Instead, you'll receive an email informing you when the most recent quarter's statement is available online. Prudential's e-statements make it easy to stay organized, while you keep track of your finances. (And e-statements are good for the environment.)

Another way to get organized is by consolidating all of your retirement accounts with Prudential. By having all of your assets in one place, you may find it's easier to manage your retirement strategy—and to see how close you're coming to achieving your goals. You'll benefit from:

- **Added convenience**—you'll have just one statement to review, one website to visit, and one toll-free number to call for assistance.
- **Potentially lower costs**—you won't be paying multiple account fees.
- **An account that's easier to manage**—having all your retirement money in one place may make managing your money easier.

How you can take control: To learn how easy it is to roll all of your retirement assets to Prudential, call **1-877-778-2100**, toll free, Monday through Friday, from 8 a.m. to 6 p.m., ET. Simply say "Retirement Counselor" when prompted.

Boost your knowledge about money & finance

In order to prepare for retirement, it helps to learn as much as you can. And the Prudential Retirement Education & Planning (PREP) website, www.prudential.com/prep, can be a valuable resource. This site offers a wide variety of articles on specific financial-related topics, as well as other helpful tools, such as online courses that allow you to learn at your pace—and calculators that let you model various scenarios about your financial future.

How you can take control: Visit www.prudential.com/prep to learn more about the retirement planning topics that are relevant to your life now and in the future. Then take action to help yourself achieve your retirement goals.

Make your financial resolution today

Take control. While you can't influence what is happening in the financial markets today, you *can* take numerous steps to help prepare yourself for a better tomorrow.

Investors should carefully consider a fund's investment objectives, risks, charges and expenses before investing. For more complete information about the investment options available through your plan, please call 1-877-778-2100 for a free prospectus that contains this and other information about our funds. Please read the prospectus carefully before investing. It is possible to lose money investing in securities.

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INST-20090112-A029425