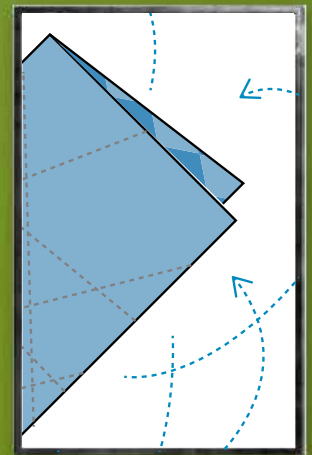


PARTICIPANT ENGAGEMENT CAMPAIGN SAMPLES

April–June 2018



At Prudential Retirement[®], we work with you to help make your retirement program a success and help your employees achieve retirement readiness. Our behavior-based research informs everything we do.

Here's a preview of what you can expect in your 2018 Prudential Retirement Participant Engagement program.

Our strategy consists of two types of initiatives:

- Targeted communications are sent to groups based on their particular needs, such as participants over age 70½ or individuals who are eligible to join the plan but are not participating.
- On-demand communications are available to participants at their convenience.

Please contact your Prudential representative if you have any questions about the campaigns.

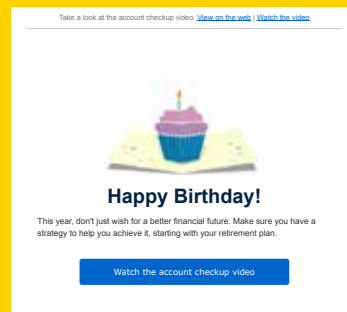
Second Quarter 2018 Communications Calendar

SCHEDULED

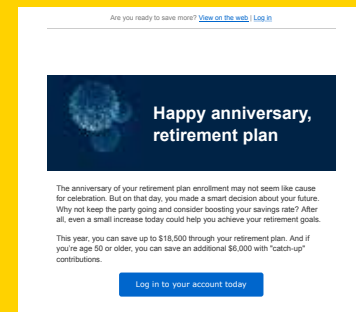
- National Retirement Planning Week (April)
- Web Registration (April)
- Update your beneficiary (follow-up–June)

MONTHLY

- Birthday message: Account check-up*



- Plan anniversary message: Increase



ONGOING

- Retirement Income Calculator (one year since last usage)
- Increase contributions (one year since last increase)
- Join the plan
- Diversification

*All communications exclude highly compensated employees with exception of birthday emails.

APRIL

NATIONAL RETIREMENT PLANNING WEEK

Email to participants who have been enrolled in the plan for less than five years and have not already made a rollover during that time

This email motivates participants to consolidate outside accounts into their retirement savings account served by Prudential.

 We make a perfect pair

15:03 >

 Recipient@email.com

Tidy up.

National Retirement Planning Week is April 9–13. Consider celebrating by consolidating your accounts! [View on the web](#) | [Schedule a call](#)

ABC Company 401(k)
Retirement Plan

Tidy up



APRIL 9–13

NATIONAL
RETIREMENT
PLANNING WEEK

Retirement assets are often easier to manage when you roll them into a single tidy account. So why not consolidate today? And consider your spring cleaning done.

Retirement counselors are available to help.

[Schedule a call](#)



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About this message

If you are concerned about clicking links in an email, you can always access your

APRIL

WEB REGISTRATION

Postcard to participants who have not registered on the participant website

This communication encourages participants to set up their account online.

Your world just
got brighter



Plan Name

This Earth Day, get a global perspective
on your financial future.

With secure, convenient, 24/7 access to your account balances,
plan information, investments and more.

Sign up today at prudential.com/online/retirement.



Prudential Retirement
PO Box 5325
Scranton, PA 18505-9920

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JUNE

UPDATE YOUR BENEFICIARY FOLLOW-UP

Email for all active participants

Recipients will be encouraged to name or update their beneficiary today.

What to do with all that free time? 15:03 >
Recipient@email.com
Why not update your beneficiary information.

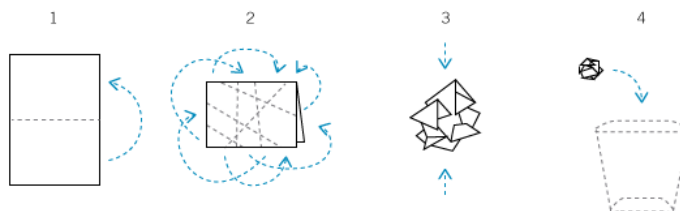
Update your beneficiary information online [View on the web](#) | [Log in](#)

ABC Company 401(k)
Retirement Plan

Why not update your beneficiary information

Do it now!

If you love filling out paperwork, great news! Updating your beneficiary information online will give you extra time to do just that. Or crafting an authentic model rock.



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About this message

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Prudential Retirement, 280 Trumbull St. Hartford, CT 06103

LAST YEAR’S RESULTS

Communications delivered as part of the 2017 Participant Engagement Program yielded strong results across our book of business.

CAMPAIGN	DEPLOYMENT DATE	CALL TO ACTION	OPEN RATE	CLICK RATE	TOOK ACTION	AVERAGE INCREASE
Happy Birthday	Monthly	View the video	39.62%	4.63%	N/A	N/A
Plan Anniversary	Monthly	Increase savings	37.47%	4.60%	4.50%	4.16%
Required Minimum Distributions	January	Consolidate	40.70%	N/A	2.17%	N/A
Web Registration	February, August	Register online	N/A	N/A	7.59%	N/A
Save More	Feb, April, June	Increase savings	29.28%	2.98%	12.72%	3.62%
Choose/Update Beneficiary	February	Update beneficiary	33.22%	3.56%	0.91%	N/A
Join the Plan	March, May, July	Enroll	36.45%	4.36%	2.79%	N/A
Behavioral Challenges	July	Take the quiz	31.15%	3.15%	N/A	N/A
Social Security	July	View the video	37.11%	6.77%	N/A	N/A
Women’s Save Campaign	August	Increase savings	26.76%	1.70%	4.07%	4.06%
Participant Tools	September	View the video	29.96%	2.08%	N/A	N/A
Diversification	October	Diversify investments	32.08%	3.10%	0.90%	N/A
Market Volatility	October	View the video	28.62%	1.52%	N/A	N/A
2017/2018 IRS Limits	November	Increase savings	33.09%	3.33%	3.29%	4.91%
Consolidation	December	Consolidate	30.37%	0.35%	0.36%	N/A



Contact your Prudential representative for more information.

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Participants using the Retirement Income Calculator should consider other assets, income and investments (e.g. equity in a home, Social Security benefits, individual retirement plan investments, etc.) when assessing the adequacy of the estimated income stream as provided by this tool. 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. **You can lose money by investing in securities.**

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