Prudential

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Pension estimates... in an instant!

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your Rock for Retirement®

Prudential

Retirement planning...at your fingertips.

To help you plan for your financial future, you can get estimates of your pension benefits instantly online at Prudential Retirement's Online Retirement Center.

Why review your pension income from time to time?

Retirement is about having enough money to live the life you want after you've stopped working, no matter how old you are. Understanding what you will need in retirement entails understanding what you will spend in retirement. And how much money you'll spend over the length of your retirement will depend on how you'll spend your time…to a degree. No matter how you want to spend your retirement, though, you'll want the confidence that comes with financial security.

Keeping tabs on the potential amount of retirement income from various sources—including pensions—can help you make smarter decisions around your retirement savings strategy. Use the information from the pension estimate calculator to help you understand your savings needs.

Here's how to access your estimate calculator:

- Log on to the Online Retirement Center at **www.prudential.com/online/retirement**. *First-time users will have to register by clicking "First Time Logging In?"*
- Click on plan name from Account Home page to go to the Account Detail page.
- Click on "Pension Estimate" in the navigation bar on the left side of the screen.
- Read the User Agreement and click on "I Accept" to continue. If you click "I Decline," you can still request pension estimates by calling Prudential Retirement® at the number shown on your statement.
- Enter requested information into the calculator.
- Click on "Pension Estimate" and in a matter of seconds, you'll see an estimate of your monthly pension plan benefits for all of the potential benefit commencement dates you chose and all the payment options available in your plan, including any options that provide benefits payable to a spouse or contingent annuitant.

Please note that the estimates shown are hypothetical, based on available information and reasonable assumptions about the future. Your final benefit will be determined at the time you elect to begin receiving payments.

Ready to retire

If you're ready to retire and begin receiving payments, contact Prudential Retirement to initiate the final calculation process. Please contact Prudential three months prior to your intended retirement date to avoid any delay in the start of your retirement benefit. Use the phone number listed on your statement.

Prudential Retirement Education and Planning (PREP) website

Using these estimates, you can begin to calculate an expected retirement income. Visit **www.prudential.com/prep,** Prudential's educational website, for additional calculators that help incorporate your pension with Social Security benefits and retirement savings (IRAs, 401(k)s, etc.), as well as helpful articles.