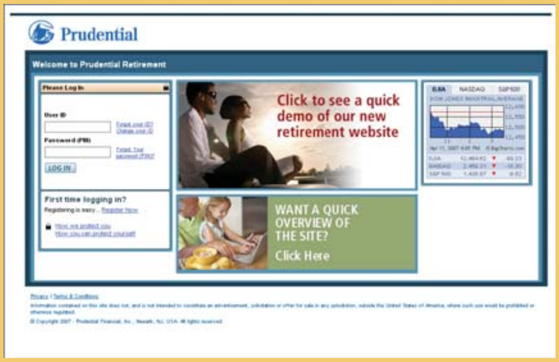
On your mark… get set…CLICK!

A quick review of Prudential Retirement's participant website

www.prudential.com/online/retirement

GETTING STARTED

When you get to the Log In page, enter your User ID and Personal Identification Number (PIN). If you're a first-time user, you'll need to create a User ID and PIN. It only takes a moment, and the information you provide will help keep your retirement account secure. Just click on the **Register Now** link and simply answer a few questions to create your PIN. You'll then be asked to log in using your new User ID and PIN.



Your Personal Identification Number (PIN) is a unique code that you create. It must be all numbers, between 6 and 10 digits. This PIN will work on both the website and the Interactive Voice Response system.

ACCOUNTS HOME

Once you've logged in, you'll see the Accounts Home Page. Here, you'll find:

- A summary of your retirement accounts
- Your personal performance (based on the funds in which you are invested)
- Year-to-date contributions to your account

Prudential

PROJECT YOUR RETIREMENT INCOME

On the Accounts Home Page, you'll find a link to the Retirement Income Calculator, a tool that can help you determine if you're on track to meet your retirement goals. *(Please note, this tool is not available to all plans, and is based on specific plan design)*

THE NEXT STEP: VIEW YOUR ACCOUNT DETAILS

For more in-depth information about your retirement account, click on the **View Details** link next to the name of the account you want to view on the Accounts Home Page (or, you can just click the Plan's name). You'll be taken to the Account Detail screen where you can see a wealth of useful information, including:

> Your current account values
> Year-to-date contributions
> Your investments

YOUR COMMAND CENTER

With easy-to-use, intuitive navigation, getting around the Online Retirement Center is a breeze. Just take a look at the navigation links on the left-hand side, which are available on nearly every page of the site. So all it takes is a simple click to get where you want to go.

For instance, let's say you wanted to move money between funds…

> Click on **Transfer**.

> On the next screen, click **Transfer Funds** to move money between funds.

> Select the type of money (e.g., before-tax, base contribution match) you want to transfer money from and click **Continue**.

> Select the fund you want to transfer money FROM.

> Enter the amount you wish to transfer, either as a percentage of that fund's total amount (e.g., 50 percent), or as a specific dollar amount (e.g., $3,500). Click **Continue**.

> Next, choose the fund(s) you want to transfer the money INTO. If you wish, you can choose more than one fund. If you select more than one fund, you must also indicate how you want the transfer split up among the chosen funds. Make sure your selections add up to 100 percent.

See—the participant website really is easy to use, and it's a great way to help plan and save for the retirement you've always imagined. So log in and start getting acquainted with the site's great features today!

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