RETIREMENT RESOURCE GUIDE

Empowering retirement readiness with actionable insights and resources

Learn more about DC Solutions here:

WHY PARTNER WITH US?

With $1.5 trillion in assets under management[1], PGIM—the asset management business of Prudential Financial—is a global leader in providing access to investing and retirement solutions. Our defined contribution (DC) team offers deep asset class expertise, global scale, and innovative solutions to help drive better retirement outcomes.

BACKED BY PRUDENTIAL

- 150+ years of trusted partnership, dedicated commitment, and tailored solutions to meet client needs
- 95+ years of supporting retirement plans and plan participants

INNOVATIVE SOLUTIONS

- Delivering PGIM's breadth and depth of investment strategies, including Fixed Income, Equities, Real Estate, and Alternatives, to help optimize DC plan outcomes
- Outcomes-driven suite of tailored solutions to help individuals plan, save, spend, and invest for and in retirement

TAILORED INSIGHTS

- Market-leading research on the latest retirement trends to empower better decisions
- Financial wellness resources designed to help participants take action throughout their retirement journey
- 20+ years of industry experience delivering DC plan solutions

[1] PGIM data and AUM as of 12/31/2025. PGIM is the investment management business of Prudential Financial, Inc. (PFI). PFI is the 16th largest money manager by asset universe ranked by total worldwide assets under management as of 12/31/25 (out of 352 firms surveyed) based on Pensions & Investments Top Money Managers list published June 2026. Participation in the P&I ranking is voluntary and open to managers that have any kind of U.S. institutional tax-exempt assets managed internally. No compensation is required to participate in the ranking.

DC SOLUTIONS

As a leading retirement solutions provider, PGIM aims to deliver innovative solutions to help plan participants reach their retirement goals.

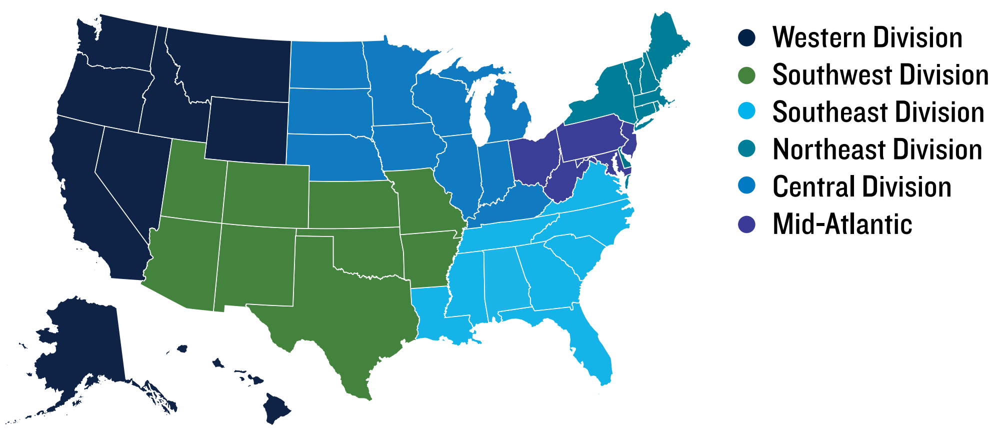
DEFINED CONTRIBUTION AT-A-GLANCE

$198 BN
Total DC Assets Under Management[2]

LEADING
Global Asset Manager For DC Plans[3]

#1
Asset and Liability Management[4]

Our experienced team partners with advisors, plan sponsors, and recordkeepers to address the evolving challenges facing retirement plans and their participants.



FOR MORE INFORMATION

Visit www.pgimdefinedcontribution.com to learn more. Contact a member of our DC Solutions team at (877) 275-9786 or email dc@pgim.com for your regional representative.

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[2] As of 6/30/2026. Total DC AUM includes assets under management by PGIM and its affiliates for defined contribution investment purposes only and includes assets held in Prudential's general account that supports DC retirement accounts.

[3] PGIM is the investment management business of Prudential Financial, Inc. (PFI). PFI is the 11th largest defined contribution plan manager (out of 352 firms surveyed) based on total defined contribution U.S. institutional AUM as of 12/31/25, according to Pensions & Investments Top DC Money Managers list published June 2026. Participation in the P&I ranking is voluntary and open to managers that have any kind of U.S. institutional tax-exempt AUM, managed internally.

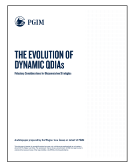
[4] LIMRA U.S. Group Annuity Risk Transfer Report, Q4 2025.

PROPRIETARY RESEARCH AND INSIGHTS

Combining proprietary data, real-world plan participant behaviors, and actionable analysis, our tailored insights help advisors stay ahead of market and legislative developments—enabling smarter plan design and stronger client outcomes.

The Buzz from Washington

Timely insights on key retirement-related legislative and regulatory developments.



Evolution of Dynamic QDIAs

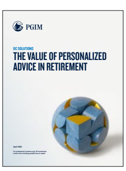
Implementing dynamic QDIAs can help fiduciaries address the unique needs of participants, helping them withdraw money responsibly during the retirement years.

Integrating Private Assets in DC

Explores how daily-valued private assets can be thoughtfully integrated into DC plans to enhance diversification, liquidity, and participant outcomes.

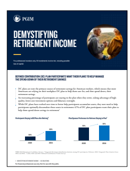
Guided Spending Rates: Rethinking “Safe” Initial Withdrawal Rates

Discover why it’s time to move beyond the 4% rule and toward more flexible, data-driven guided spending rates.



The Value of Personalized Advice in Retirement

Explore if providing personalized advice around optimal portfolio risk levels and spending amounts can improve expected retirement outcomes.



Demystifying Retirement Income

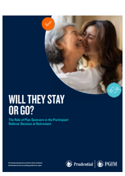
Addressing the shift: With DC plan participants preferring to stay in their defined contribution (DC) plan in retirement, there is a growing need for solutions that go beyond accumulation and support decumulation.

Enhancing Core Menus to Help Get 401(k)s in Better Shape for Retirement

Learn about asset class coverage gaps in DC core menus and quantify the portfolio implications associated with these gaps.

The Building Blocks for Better Retirement Portfolios

Discover how moving beyond basic asset class coverage may increase the expected risk-adjusted return of portfolios, especially for retirees.



Will They Stay or Go?

Learn how plan sponsors play a significant role in whether plan participants “stay or go” in the DC plan at retirement.

Allocating to Commodities for the Long Run

Understand how commodities are worthy of consideration in client portfolios over longer time horizons, particularly for inflation-sensitive investors.

PERSONALIZED INVESTMENT SOLUTIONS

PGIM RetireWell™, our innovative personalized suite of retirement solutions, focuses on two principal goals: financial security and well-being, and the ability to meet financial goals and enjoy financial freedom in retirement. Through our solutions, we aim to help individuals plan, save, spend, and invest for and in retirement.

PGIM Target Date Funds

For participants across the age spectrum, we believe it is important to mitigate key risks faced at different life stages as individuals save and invest for retirement.

Pitchbook

Quarterly Commentary

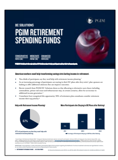
Brochure

Factsheet

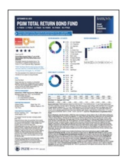
PGIM Retirement Spending Funds

For those nearing or in retirement, diversifying across traditional and alternative assets can help manage risks like market downturns and inflation.

Pitchbook



Brochure



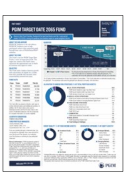
Factsheet

PGIM RetireWell™ Managed Accounts: In Partnership with iJoin

Our patent-pending technology powers personalized solutions through the PGIM RetireWell™ advice engine, available in managed accounts or as a standalone tool.

Brochure

Core Menu Options:



Mutual Fund Factsheets

Collective Investment Trust (CIT) Funds Availability Guide

Learn more about Core Menu Options here:

ADVISOR TOOLS AND RESOURCES

Easy-to-use tools, actionable resources, and ongoing support to streamline plan management and elevate client engagement.


A MODERN APPROACH TO TARGET DATE FUND ANALYTICS: TDF IQ

Nestimate Target Date IQ™ Tool

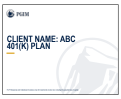
Provides a data-driven comparison of up to four TDF series and helps assess how well each aligns with a plan's participant demographics and plan characteristics.

Target Date Fund Evaluation Checklist

A checklist designed to help plan sponsors evaluate their target date fund options and make more informed decisions when choosing the series that best meets the needs of their plan.

Fi360 Fiduciary Essentials® Program

A training course for retirement plan fiduciaries and others involved in the investment process on how to improve decision-making and minimize risk.


CLIENT NAME: ABC 401(K) PLAN

Plan-Level Review Report

A customized report that analyzes the plan's current fund line-up across various factors, such as performance, risk, and expenses, and compares them to selected funds that may improve the plan's investment menu.

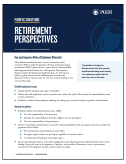
BrightScope Reports

Tailored reports provide details such as contact information, service providers, and investment menus to help you better serve current clients and prospects.


DC SOLUTIONS NEWSLETTER
2025 DC PLAN SPONSOR LANDSCAPE SURVEY
LIFE & LONGEVITY

DC Solutions Newsletter

Monthly newsletter highlighting new research and key insights to drive stronger retirement outcomes.


RETIREMENT PERSPECTIVES

Fee and Expense Policy Statement Checklist

A checklist designed to illustrate actions that plan sponsors should consider when creating a fee and expense policy.

LATEST VALUE-ADD PRESENTATIONS

(Reach out to your DC Specialist for additional presentations)

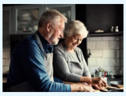
DC Plan Sponsor Landscape Survey: Pt 1—Personalization

Many plan sponsors believe personalization is a way to improve retirement outcomes—however, adoption is limited.

Stay or Go

Learn how plan sponsors play a significant role in whether plan participants "stay or go" in the DC plan at retirement.

PARTICIPANT EDUCATION

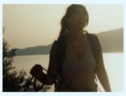


6 Ways to Save for Your Financial Goals

Achieving financial goals starts with a plan. Here are six tips to help stay on course and visualize a plan.

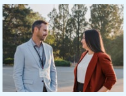
Living Will Insights

While every adult should have a will, it's especially important for new parents to create a Will and keep it updated through major life changes.



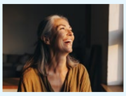
Long-Term Care: What to Know and How to Plan

Long-term care is an unknown in retirement. While the future is unpredictable, it's important to explore options.



What You Need to Know about Health Savings Accounts (HSAs) and HSA Rules

An HSA is a tax-advantaged way to save for health expenses. It's a valuable benefit both now and in retirement.

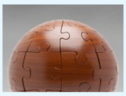


Your Future Self: How to Envision Your Retirement Self

Visualizing one's future self can guide smarter saving and spending decisions—but imagining life decades ahead isn't easy for most of us.

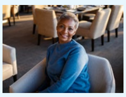
Your Retirement Savings Performance Review

Retirement saving starts early—so it's essential to build a solid plan now and review it regularly.



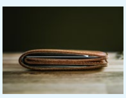
7 Tips to a Perfect Credit Score

Maintaining a high credit score can significantly reduce lifetime interest costs and support long-term wealth.



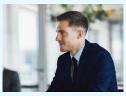
Live Your Best Life on a Budget

Budgeting is key to financial freedom—and it doesn't have to limit a rewarding lifestyle.



Don't Leave Money on the Table at Work

Retirement plans, life insurance, and medical coverage may be part of employer benefits—often underused. These benefits can offer savings and financial protection.



5 Ways to Boost Your Retirement Savings

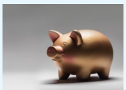
Saving for retirement can be challenging, but key life milestones can offer chances to increase savings.

Retire Smart: Your Social Security Guide

Applying for Social Security should feel rewarding after years of work, but it can be confusing—understand the process, make informed decisions, and plan for a secure retirement.

Saving is Just the Start

Contributing regularly to retirement is important—but key questions remain. Spending, saving habits, and lifestyle all play a role.

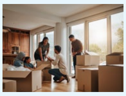


How to Build an Emergency Fund

Life is unpredictable—emergencies and accidents happen when we least expect them. An emergency fund acts as a financial safety net, helping reduce stress and ease the burden during tough times.

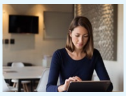
Why is Legacy Planning Important?

Estate planning—now often called legacy planning—is about deciding how to transfer assets while minimizing taxes.



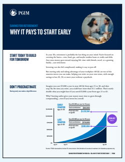
Longevity Puzzle: Financial Strategies for Living Longer

Living past 100 isn't rare anymore. Will plan participants' finances stand the test of time?



Your Voluntary Benefits Checklist: Which Ones You Need

Voluntary benefits can help with unexpected medical and nonmedical costs—but with so many choices, it's important to review them carefully before enrolling.



Investing in Your Decade Article Series

Insights on prioritizing saving for retirement at each stage of one's career. Articles available for 20s–30s, 30s–40s, 40s–50s, and 50s–60s.

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Consider a fund's investment objectives, risks, charges, and expenses carefully before investing. The prospectus and summary prospectus contain this and other information about the fund. Contact the Global Sales Desk at (877) 275-9786 to obtain the prospectus and summary prospectus. Read them carefully before investing.

Important Information about the PGIM Target Date Funds CITs offered by Great Gray Trust Company, LLC.

Great Gray Trust Company, LLC Collective Investment Funds ("Great Gray Funds") are bank collective investment funds; they are not mutual funds. Great Gray Trust Company, LLC serves as the Trustee of the Great Gray Funds and maintains ultimate fiduciary authority over the management of, and investments made in, the Great Gray Funds. PGIM DC Solutions has been retained to manage the assets. Great Gray Funds and their units are exempt from registration under the Investment Company Act of 1940 and the Securities Act of 1933, respectively.

Investments in the Great Gray Funds are not bank deposits or obligations of and are not insured or guaranteed by Great Gray Trust Company, LLC, any other bank, the FDIC, the Federal Reserve, or any other governmental agency. The Great Gray Funds are commingled investment vehicles, and as such, the values of the underlying investments will rise and fall according to market activity; it is possible to lose money by investing in the Great Gray Funds.

Participation in Collective Investment Trust Funds is limited primarily to qualified retirement plans and certain state or local government plans and is not available to IRAs, health and welfare plans and, in certain cases, Keogh (H.R. 10) plans. Collective Investment Trust Funds may be suitable investments for plan fiduciaries seeking to construct a well-diversified retirement savings program. Investors should consider the investment objectives, risks, charges, and expenses of any pooled investment fund carefully before investing. The Additional Fund Information and Principal Risk Definitions (PRD) contains this and other information about a Collective Investment Trust Fund and is available at www.greatgray.com/principalriskdefinitions or ask for a copy free of charge by contacting Great Gray Trust Company, LLC at (866) 427-6885.

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