



**Prudential**  
Bring Your Challenges™

Dear Employee,

America Saves Week is February 19 – 26, 2012. This week focuses on helping folks like you help to overcome their challenges to save money, reduce debt and build wealth—all key to a more secure retirement. Celebrate by doing something beneficial for your future:

**Take the “HOW DO I KNOW IF I’M ON TRACK FOR RETIREMENT” challenge!**

Learn if you’re doing enough for your retirement by using the Retirement Income Calculator, part of your online account at [www.prudential.com/online/retirement](http://www.prudential.com/online/retirement)

**Spend just a few minutes with the Retirement Income Calculator** and you’ll:

- Be able to estimate if you are saving enough towards a more secure future;
- Discover how much monthly income you may need to support your lifestyle in retirement; and
- Create an action plan to help get on—and and stay on—track with your savings efforts.

The Retirement Income Calculator is FREE as part of your online account. If you haven’t registered your account online, do it today and take the “HOW DO I KNOW IF I’M ON TRACK FOR RETIREMENT” challenge.

**It’s a simple and eye-opening way to see if you’re on your way to a secure more retirement.**

For more information, call **Nancy Warner, Retirement Counselor for Michigan Catholic Conference, 313-920-1593** or toll free at **800-484-4015, prompt 3** or contact your HR representative.

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. **It is possible to lose money by investing in securities.**

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