

# Rather be doing anything else right now?

We understand. As humans, we're *wired* to procrastinate—especially when it comes to long-term goals like retirement. Fortunately, Prudential is ready to help you overcome this and other behavioral challenges that could stand in the way of planning for a secure financial future.

What's your procrastination personality? Take Prudential's online test to understand what's holding you back—and what you can do about it:

[procrastination.connectwithpru.com](http://procrastination.connectwithpru.com).



<sup>4</sup>Self-Directed Brokerage—This optional program offers an extended investment selection. Increased risks, restrictions, and additional fees apply. You should consider this option carefully. Call 1-877-778-2100 or contact your plan administrator for an information package and/or enrollment materials.

GoalMaker's model allocations are based on generally accepted financial theories that take into account the historic returns of different asset classes. But, of course, past performance of any investment does not guarantee future results. Participants should consider their other assets, income and investments (e.g. equity in a home, Social Security benefits, individual retirement plan investments, etc.) in addition to their interest in the plan, to the extent those items are not taken into account in the model. Participants should also periodically reassess their GoalMaker investments to make sure their model portfolio continues to correspond to their changing attitudes and retirement time horizon.

This material not intended to serve as advice or recommendation about investing or managing your retirement savings. Prudential Retirement is not acting as your fiduciary as defined by the Department of Labor's Fiduciary rule or otherwise.

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, for illustration only and 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.**

**For registered mutual funds, investors should consider the fund's investment objectives, risks, charges and expenses before investing. The prospectus, and if available, the summary prospectus, contains complete information about the investment options available through your plan. Please call 1-877-778-2100 for a free prospectus, and if available, a summary prospectus that contains this and other information about our mutual funds. You should read the prospectus and the summary prospectus, if available, carefully before investing. It is possible to lose money when investing in securities.**

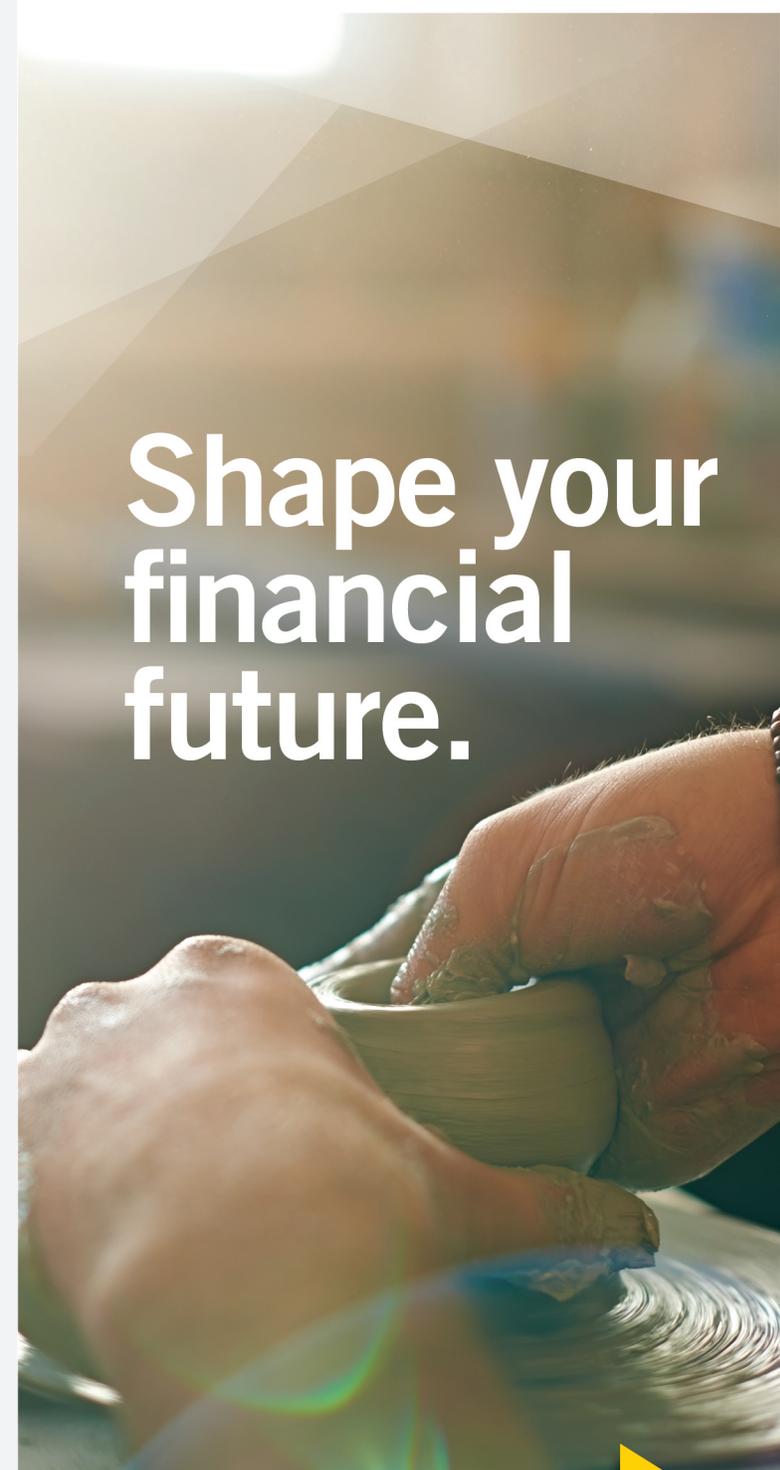
Shares of the registered mutual funds are offered by Prudential Investment Management Services LLC (PIMS), a Prudential Financial company.

Withdrawals are taxed at ordinary income tax rates. Withdrawals before age 59½ may also be subject to a 10% tax penalty.

**It is possible to lose money by investing in securities.** Neither Prudential Financial nor any of its affiliates provide tax or legal advice for which you should consult your qualified professional.

Retirement products and services are provided by Prudential Retirement Insurance and Annuity Company (PRIAC), Hartford, CT, or its affiliates. PRIAC is a Prudential Financial company.

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# Shape your financial future.

Where should you begin?

# meet your retirement challenge

1.

**Get started in less than a minute using Quick Join** (see below).

2.

**Decide how much to contribute.**  
The Retirement Income Calculator can help you determine an appropriate amount. Register your account online to use the calculator after you enroll.

3.

**Choose your investments.**  
See “Investing Is Easy” at right for more. Refer to the enclosed booklet to review all of your investment options.

## don't forget...

Register your account at [www.prudential.com/online/retirement](http://www.prudential.com/online/retirement) after you complete enrollment. It's important to keep an eye on your account to help ensure that your financial future is on track. You can quickly track and manage your account, update your email address and more!

can't wait?

Start in minutes: [prudential.com/quickjoin](http://prudential.com/quickjoin)  
Enroll online: [www.prudential.com/online/retirement](http://www.prudential.com/online/retirement)  
Or join by phone:  
**1-877-PRU-2100 (1-877-778-2100).**  
**Hearing impaired? Please call 1-877-760-5166.**

# a great opportunity for a more secure financial future

Michigan Catholic Conference

## Plan Features

Your employer may be one of the best ways to save more for your future. You are currently eligible to enroll in your plan. You may enroll at anytime. Among the benefits:

- Automatic saving through payroll deduction. You may contribute up to \$18,500 in 2018 (\$24,500 if you are at least age 50 or will be this year).
- A wide array of investments, including options for easily selecting your investment mix.
- Online tools and resources from our plan provider, Prudential, to help you manage your account.
- You may roll over money to your account, in any amount, from another similar retirement plan. Refer to the plan's SPD for further information.
- You may be able to access your retirement savings before retirement through a loan or in-service withdrawal or hardship withdrawal, but such withdrawals may be limited and should be used as a last resort. For more details, please review the enclosed booklet.

- And much more! For additional information on other plan provisions, please review the enclosed booklet.

## investing is easy with GoalMaker

GoalMaker® is an optional tool available that helps you choose investments based on your expected years to retirement and your investor style. It guides you to a model portfolio of investments available, then rebalances your account quarterly to ensure your portfolio stays on target. In applying particular asset allocation models to your individual situation, you should consider your other assets, income, and investments (e.g., equity in a home, Social Security benefits, individual retirement plan investments, savings accounts, and interests in other qualified and non-qualified plans) in addition to your interests in the plan.

This model assumes a retirement age of 65. This model also assumes portfolio assignment as default process, based on Normal Retirement Age, or age 65 if no Plan Document.

### ...Or create your own portfolio.

You have access to a wide range of investments that gives you the flexibility to build a portfolio that reflects your needs and helps you work toward your goals. Remember, asset allocation and diversification do not assure a profit or protect against loss in a declining market. Your plan offers advanced investing options.<sup>4</sup>

### INVESTOR STYLE

**Aggressive investors** generally seek to maximize investment returns and can tolerate substantial market fluctuations

**Moderate investors** are generally willing to sacrifice safety of principal for potentially greater returns and can tolerate modest market fluctuations

**Conservative investors** are generally concerned about short-term ups and downs in the market and want to minimize risk and maintain principal

### YEARS TO RETIREMENT

16+

11–15

6–10

0–5