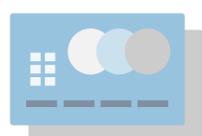


HELP AMERICA'S PUBLIC SERVANTS OVERCOME THEIR UNIQUE FINANCIAL CHALLENGES

You have an opportunity to truly help public servants achieve their financial goals and save for retirement amid a changing benefits landscape, which is impacting their future retirement security and limiting the growth of your plan. Here are five areas they need help with:

▶ Managing Debt

Credit and debt counseling can help ease financial stress for public servants.



39%

say paying down debt is their number one financial priority.¹



60%

of public servants are worried about getting out of debt.¹

▶ Increasing Financial Literacy

About one-third of wealth inequality is driven by differences in financial literacy.²



50%

increased learning engagement with e-learning courses, compared to on-site education.³

▶ Accessing Trusted Retirement Counseling Services

Public servants need help from a trusted source to overcome obstacles keeping them from fully participating in their retirement plan. They also need the support at retirement to understand the potential benefits of staying in the plan.



55%

of public servants feel overwhelmed by the number of different ways they can invest their money.¹

▶ Establishing Emergency Savings

Give your public servants easy ways to save for emergencies.



45%

of public servants report living paycheck to paycheck.¹



23%

say they'd have to borrow money to cover a \$500 emergency.¹

▶ Setting Goals and Taking Action

Building a nest egg is a top three financial priority for public servants.



75%

worry about having enough money to retire.¹



36%

say that they are not confident they'll be able to retire when they want.¹

It's easy to give your workers the help they need.



No cost



No hassle



Available now

An expanded, personalized financial wellness offering can make a real, positive impact on the lives of America's public servants, their families and on your plan. Give them the support they need to achieve retirement security, and grow assets in your plan to support on-time retirements.



Contact your Prudential Representative to schedule your upgrade.



¹ Kantar, 2018 U.S. MONITOR

² ncbi.nlm.nih.gov, "Optimal Financial Knowledge and Wealth Inequality," March 2017.

³ According to The Research Institute of America, learning retention rates are between 8% to 10% for face-to-face training. Retention rates grow to between 25% and 60% for e-learning. <https://trainingindustry.com/articles/e-learning/5-advantages-of-e-learning/>

Retirement Counselors are registered representatives of Prudential Investment Management Services LLC (PIMS), Newark, NJ, a Prudential Financial company.

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