PRUDENTIAL'S RETIREMENT COUNSELING SERVICE

We help participants achieve their retirement goals during their working years and ***throughout retirement*** *with ongoing individualized guidance and education.*

RETIREMENT COUNSELING SERVICE HELPS THE PARTICIPANT AND THE PLAN

We make life simpler for your participants, whether they're working, retired or separated from service. This also makes life simpler for you. There are no forms for you to interpret, no meetings for you to organize and no transfers for you to coordinate. Prudential does it all.

Our Retirement Counseling Service includes:

- Education—We provide a thorough review of plan provisions and benefits, as well as other distribution opportunities. We focus on how to retain and grow their retirement savings.
- Counseling—A participant-driven conversation takes place to help individuals determine their goals and objectives and assist them toward a decision about their retirement savings.
- Comprehensive Analysis—We examine data on fees, interest rates and investment options. We review qualitative information about plan rules, benefits, participant goals and objectives to help individuals decide whether to keep their retirement savings in their existing plan or rollover to an individual retirement account (IRA).
- Standards—We ensure all suitability standards are met and documented for each participant.

EXPERTISE AND PERSONAL CONTACT AT NO ADDITIONAL COST

Our retirement counselors work one-on-one with participants, and every caller will have direct access to a dedicated retirement counselor. Plus, our retirement counselors are salaried employees, averaging more than 12 years of experience in the retirement/financial services industry. They also have registrations and are insurance-licensed (Series 6 or 7, 63 or 64, and Life and Health Insurance). There are no additional fees for Prudential's Retirement Counseling Service. Individuals can simply call us to work one-on-one with a dedicated retirement counselor.

Want more time to focus on your business?
Contact your Prudential Retirement counselor to learn more.

Prudential
Bring Your Challenges®

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

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. Prudential Retirement is a Prudential Financial business.

1002198-00002-00

RS_FL_RE308_01
08/2019