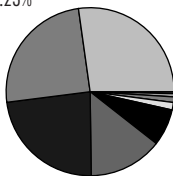


**Fund<sup>3</sup> Allocation**  
As of 9/30/2018

- Mortgage-Backed Securities 27.23%
- Investment Grade Corporate 24.79%
- Treasuries 23.19%
- Commercial Mortgage-Backed Securities 14.22%
- Asset Backed Securities 7.08%
- Emerging Debt 1.07%
- Agencies 0.62%
- Other\* 1.44%
- Cash & Equivalents 0.37%



\*Other Includes: Swaps, Non-US Govt. Related, and Municipal

Allocations are subject to change.

**Additional Fund Information**  
As of 9/30/2018

<b>Assets</b>	\$2285.03 Million
<b>Portfolio duration</b>	4.48 year <sup>4</sup>
<b>Investment manager</b>	Prudential Trust Company
<b>Investment adviser</b>	PGIM <sup>5</sup>

**Bond Quality Distribution<sup>6</sup>**  
As of 9/30/2018

- AAA 71.3%
- AA 3.5%
- A 9.3%
- BBB 15.8%
- Cash\* -0.1%
- Not Rated 0.2%

\*Cash does not include cash equivalents. Cash equivalents are included in respective rating categories above.

**Investment Objective**

The Prudential Stable Value Fund is designed to provide safety of principal and competitive, stable guaranteed returns.<sup>1</sup>

**Features**

- The guaranteed interest rate is declared in advance, is reset, and is net of fund management fees
- The guaranteed interest rate is generally reset on a quarterly basis, although some plans may provide for a semi-annual reset. The minimum guaranteed rate is 0.00%
- Preservation of capital plus competitive intermediate-term returns
- Principal and accumulated interest are fully guaranteed by The Prudential Insurance Company of America<sup>2</sup>
- Daily liquidity for your contributions, transfers and withdrawals<sup>1</sup>
- Participants can readily make contributions, transfers and withdrawals
- Well-diversified high-quality fixed income portfolio

**Investor Profile**

- Investors seeking income and safety of principal
- Investors seeking a fixed income investment to balance the risks of a diversified portfolio

<sup>1</sup> The Stable Value Fund is a combination of a group annuity contract issued by **The Prudential Insurance Company of America (PICA)**, Newark, NJ 07102 and an investment in the Prudential Core Intermediate Bond Fund of Prudential Trust Company's Collective Trust (the "Fund") as described below. Payment obligations and the fulfillment of any guarantees specified in the group annuity contract are insurance claims supported by the plan's investment in the Fund and, if such investment is not sufficient, by the full faith and credit of PICA. The obligations of PICA and the plan's investment in the Fund are not insured by the FDIC or any other federal governmental agency. The interest rate credited on contract balances is reset pursuant to a formula contained in the group annuity contract. Past interest rates are not indicative of future rates. This product is not a mutual fund. Contract form # GPA-200-WRAP-2004 or state variation thereof.

Prudential Retirement<sup>®</sup> is compensated in connection with this product by collecting a fee which provides payment for risk, recordkeeping, and distribution services from the plan's investment in the Fund. We may also collect fees on behalf of Prudential Trust Company. Prudential Retirement may use a portion of its aggregate compensation to satisfy the plan's request for allowances and for payments to defray plan expenses or to compensate unaffiliated third party plan service providers. If Prudential Retirement's aggregate compensation from this product and from other plan investment products exceeds the costs of servicing your plan, Prudential Retirement earns a profit; otherwise we incur a loss.

Frequent exchanging between plan investment options may harm long-term investors. Your plan or the plan's investment funds may have provisions to deter exchanges that may be abusive. These policies may require us to modify, restrict or suspend purchase or exchange privileges and/or impose redemption fees.

<sup>2</sup> The Prudential Insurance Company of America is a Prudential Financial company.

<sup>3</sup> The Fund is the Prudential Core Intermediate Bond Fund. This commingled fund is for qualified investors and is part of the Prudential Trust Company Collective Trust. The Collective Trust was formed to invest collectively and manage the assets of pension, profit-sharing, defined benefit or other qualified retirement plans exempt from taxation under the Internal Revenue Code of 1986, as amended. The Collective Trust has separate investment funds. Prudential Trust Company is the trustee and manager of these funds. Prudential Trust Company, a Pennsylvania banking corporation, is located in Scranton, Pennsylvania and is an indirect subsidiary of Prudential Financial, Inc. Prudential Trust Company has employed PGIM to advise the Fund. PGIM is a registered investment adviser and a Prudential Financial company. Funds in the Prudential Trust Company Collective Trust may only be offered and sold by a Prudential Trust Company Sales Officer.

<sup>4</sup> Duration is a time measure (in years) of a fixed income security's interest-rate sensitivity. Average duration is a weighted average of the duration of the underlying fixed-income securities within the portfolio.

<sup>5</sup> PGIM is a Prudential Financial company. PGIM is a registered investment adviser.

<sup>6</sup> Middle of S&P, Moody's, and Fitch Ratings.

Past performance is not indicative of future performance.

Products not available in all states.

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