



STATE OF CONNECTICUT DEFINED CONTRIBUTION PLANS

Top 10 Reasons to Stay in the State of Connecticut Defined Contribution Plans

The State of Connecticut Defined Contribution Plans (the plan) can help you prepare for the kind of retirement you want. That's why most people join the plan. But did you know that you can stay in the plan once you retire?

Here are 10 great reasons to stay in the plan:

- 1 You retain the same control over your account that you had as an active employee—with the ability to select and reallocate your assets as you see fit.
- 2 Thanks to the State's size and negotiating power, the plan has some of the lowest investment management fees available—which could save you money when compared to options available to you as an individual investor.
- 3 The plan's investment options are reviewed and monitored by the State of Connecticut on a regular basis.
- 4 You have access to the Connecticut Stable Value Fund—an investment option offering safety of principal, liquidity and stable guaranteed returns. The interest rate can change only four times a year.
- 5 You can keep your account elections, including beneficiary designations.
- 6 You can still use GoalMaker®, an optional asset allocation program to help you diversify your investments at no additional cost.

Top 10 Reasons to Stay in The State of Connecticut Defined Contribution Plans (continued)

- 7 Your dedicated retirement counselors remain available to provide one-on-one assistance at no cost.
- 8 The plan will accept rollovers from your IRAs and other pre-tax retirement plans so you can manage all your retirement assets in one account.
- 9 You continue to enjoy the same plan benefits that you had as an active employee.
- 10 Easy access to your money, and flexible withdrawal options are just a phone call away.

WORKSAVE Play

For more details,
call **844-505-SAVE** (844-505-7283)
or visit **ctdcp.com**.



The Connecticut Stable Value Option consists of Prudential's Guaranteed Long Term Fund and StabilizerSM. The crediting rate of the Connecticut Stable Value Option is a function of the blending of investment results of the Guaranteed Long Term Fund and Stabilizer.

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.

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. Prudential Financial encourages participants to consider their other assets, income and investments when enrolling in the GoalMaker program. We also recommend participants periodically reassess their GoalMaker investments to make sure their model portfolio continues to correspond to their changing attitudes and retirement time horizon.

Neither Prudential Financial nor any of its representatives are tax or legal advisors and encourage you to consult your individual legal or tax advisor with any specific questions.

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

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