WORKSAVE*Play*

STATE OF CONNECTICUT DEFINED CONTRIBUTION PLANS

GOALMAKER WEIGHTED AVERAGE EXPENSE RATIO

Especially Prepared for the State of Connecticut

RISK LEVEL	TIME HORIZON (YEARS)	PORTFOLIO	WEIGHTED AVERAGE EXPENSE RATIO
Conservative	0-5	C01	0.40%
	6-10	C02	0.38%
	11-15	C03	0.31%
	16+	C04	0.25%
Moderate	0-5	M01	0.35%
	6-10	M02	0.31%
	11-15	M03	0.27%
	16+	M04	0.21%
Aggressive	None	R01	0.29%
	6-10	R02	0.27%
	11-15	R03	0.23%
	16+	R04	0.18%

Weighted Average Expense Ratio is based on a weighted average of each underlying investment fund's expense ratio and portfolio allocation. Changes in the expense ratios of the underlying funds may result in actual Portfolio expense ratios being higher or lower than those in the current program description.

Weighted Average Expense Ratio Calculation Example

	CO1 ALLOCATIONS	X	EXPENSE RATIO	=	WEIGHTED AVERAGE EXPENSE RATIO (WAER) CO1
Stable Value					
Connecticut Stable Value Fund	41%		0.62		0.2542
Fixed Income					
Calvert Bond Portfolio Class I	12%		0.53		0.0636
Metropolitan West Total Return Bond	11%		0.37		0.0407
Vanguard Total Bond Market Index Instl	11%		0.04		0.0044
Large-Cap Stock					
TIAA-CREF Large-Cap Gr Idx Instl	2%		0.05		0.0010
Vanguard Instl Index Instl Plus	5%		0.02		0.0010
American Funds American Mutual R6	3%		0.30		0.0090
Small/Mid-Cap Stock					
TIAA-CREF Small-Cap Blend Index Instl	1%		0.06		0.0006
JPMorgan Mid Cap Value Class I	1%		0.75		0.0075
Vanguard Mid Cap Index Instl	2%		0.04		0.0008
International Stock					
American Funds EuroPacific Growth	3%		0.49		0.0147
TIAA-CREF International Equity Index Instl	3%		0.06		0.0018
Diversified Real Assets					
Vanguard REIT Index Instl	3%		0.10		0.0030
Vanguard Inflation Protected Secs Instl	2%		0.07		0.0014
					Total WAER
	100%				**0.40**

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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 844-505-7283 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. You can lose money by investing in securities.

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

All investing involves various risks, such as; fixed income (interest rate and default), small cap, international and sector - including the possible loss of principal. Keep in mind that application of asset allocation and diversification concepts does not assure a profit or protect against loss in a declining market. **You can lose money by investing in securities**.

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.

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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