

Empower  
30 Scranton Office Park  
Scranton, PA 18507



Plan Name: SEIU Staff 401(k) Fund  
Plan Number: 764618

Dear Employee,

Saving for retirement is one of the most important things you can do to provide for your financial future. That's why we are pleased to offer you an easy, convenient, and powerful way to help you prepare for a more secure retirement – the SEIU Staff 401(k) Fund, serviced by Empower.

This booklet offers more information to help you maximize the benefits of the plan and enjoy greater financial security tomorrow. It includes a document titled "Overview of Plan Investment Options and Fees," which contains important information about your retirement plan and your rights under the plan and the Employee Retirement Income Security Act of 1974. It should be read and retained for future reference. Please take a moment to review the enclosed information.

**Enrolling in your retirement plan**

Start your retirement journey today. Complete the enrollment form at the back of this brochure and return it to the SEIU Benefit Funds office or email it to: [Brenda.hildenberger@seiufunds.org](mailto:Brenda.hildenberger@seiufunds.org).

**Please See the Next Page for Important Disclosure Information**



## **Register your account online**

Take advantage of these great online benefits once you are enrolled.

- Manage your account online at [www.retirement.prudential.com](http://www.retirement.prudential.com). You can review your plan features, update your investments, and more.
- Save paper and time by signing up for electronic delivery of your retirement plan materials.
- Start learning with My Financial Life, where you can find educational tools, resources, and articles to help you get the most out of your retirement plan.

## **Additional help when you need it**

Successful retirement saving can mean having the tools, resources, and people who help you make the right decisions. The plan can help you find the freedom to retire on your terms. Visit Empower online or call **1-877-778-2100** for help with managing your account and answering your questions Monday through Friday, 8 a.m. to 9 p.m. ET.

Preparing for tomorrow starts today. By taking advantage of all that the plan offers, you can be on the path to a more comfortable, fulfilling retirement.

Sincerely,

Plan Administrator

Retirement products and services are provided by Prudential Retirement Insurance and Annuity Company (PRIAC) or its Empower affiliates. PRIAC is an Empower business. Empower refers to the products and services offered by Empower Annuity Insurance Company of America and its subsidiaries, including Empower Retirement, LLC and PRIAC, marketed under the Empower brand. This material is for informational purposes only and is not intended to provide investment, legal or tax recommendations or advice.

"EMPOWER" and all associated logos and product names are trademarks of Empower Annuity Insurance Company of America.

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**NO ACTION REQUIRED: FOR YOUR INFORMATION**

**Overview**

As of April 1, 2022, Empower acquired the full service retirement business of Prudential Retirement. Over a period of time, you may see references to Prudential and Empower as we transition our experiences. Throughout this process, we want you to know that our focus is on you and making this transition as seamless as possible. For your reference, outlined below is the entity level detail of the acquisition, including important information to help determine who will be servicing your account or other products.

Empower Annuity Insurance Company of America (EAIC), formerly known as Great-West Life & Annuity Insurance Company, the parent company of Empower Retirement, LLC (Empower) acquired the full-service retirement business of Prudential Financial, Inc. In connection with the transaction, EAIC acquired all shares of the following entities, which are no longer affiliated with Prudential Financial, Inc.: Prudential Retirement Insurance and Annuity Company, Prudential Bank & Trust, FSB, Global Portfolio Strategies, Inc., TBG Insurance Services Corporation, MC Insurance Agency Services, LLC, and Mullin TBG Insurance Agency Services, LLC. Beginning in October of 2022, Empower will rename certain acquired entities, including Prudential Retirement Insurance and Annuity Company, which will become Empower Annuity Insurance Company. For additional information regarding the name changes, please see: [www.empower.com/name-change](http://www.empower.com/name-change)

Please use the following to determine if Empower is now the service provider for your account. If you have multiple accounts, you may be a customer of Prudential Financial, Inc. and its affiliates (together, Prudential) and Empower.

Account Type	Service Provider
<p><b>If you are an annuitant, contingent annuitant or other beneficiary under a group annuity contract issued or reinsured by Prudential’s pension risk transfer business or a plan participant whose benefit is administered by Prudential’s pension risk transfer business...</b></p> <p><b>How do I know if this applies to me?</b></p> <ul style="list-style-type: none"> <li>You were previously issued an annuity certificate from the Prudential Insurance Company of America <u>in connection with your employer’s defined benefit plan</u>, OR you previously received a communication from your employer that Prudential has issued a guaranteed annuity covering all or a portion of your pension benefit or pays your pension benefit.</li> </ul>	<p>...Your account remains with Prudential and was not impacted by the transaction.</p> <p>The “Important Disclosures Regarding the Empower Transaction” listed below <b>do not apply</b> to your account.</p>
<p><b>If you independently purchased an individual annuity, life insurance or investment product with Prudential...</b></p> <p><b>How do I know if this applies to me?</b></p> <ul style="list-style-type: none"> <li>You independently purchased a product from Prudential (other than a SmartSolution IRA) that is unrelated to an employer workplace plan.</li> <li>The product you purchased is issued by The Prudential Insurance Company of America (PICA), Prudential Annuities Life Assurance Corporation (PALAC), Pruco Life Insurance Company or Pruco Life Insurance Company of New Jersey.</li> <li>You purchased an investment product or service through Pruco Securities, LLC.</li> </ul>	<p>...Your account remains with Prudential and was not impacted by the transaction.</p> <p>The “Important Disclosures Regarding the Empower Transaction” listed below <b>do not apply</b> to your account.</p>
<p><b>If you are a participant in the Prudential Employee Savings Plan (PESP); the Jennison Associates Savings Plan; the Assurance Savings Plan; the Prudential Supplemental Employee Savings Plan; the Prudential Financial, Inc. 2021 Omnibus Incentive Plan and the attendant Prudential Long-Term Incentive Program; the Prudential Financial, Inc. 2016 Deferred Compensation Plan for Non-Employee Directors; or the PGIM, Inc. Omnibus Deferred Compensation Plan</b></p> <p><b>How do I know if this applies to me?</b></p>	<p>...Prudential remains the service provider for these plans. Empower is currently providing services as a sub-contractor for a transitional period.</p> <p>Please carefully review the “Important Disclosures Regarding the Empower Transaction” below that <b>apply to you as applicable</b>.</p>

<ul style="list-style-type: none"> <li>You receive statements and other notifications from Prudential in connection with one or more of these plans.</li> </ul>	
<p><b>If you are a participant in a retirement plan previously serviced by Prudential Retirement, which may include defined benefit plans, nonqualified plans, defined contribution plans and 401(k) plans (including a plan that permits self-directed brokerage accounts), or you are an account holder of a SmartSolution IRA, an Auto Roll IRA or an NFS Prudential Brokerage Account...</b></p> <p><b>How do I know if this applies to me?</b></p> <ul style="list-style-type: none"> <li>You receive a notification from Prudential Retirement notifying you that Empower will become the service provider for your account.</li> <li>You receive a welcome email or letter from Empower.</li> </ul>	<p>...Empower is now the service provider for your account. However, with respect to Smart Solution IRA accounts and certain Auto Roll IRAs, Prudential Investment Management Services LLC (PIMS) remains the broker-dealer for a transitional period.</p> <p>Please carefully review the “Important Disclosures Regarding the Empower Transaction” below that <b>apply to you</b>.</p>

**Important Disclosures Regarding the Empower Transaction**

Effective April 1, 2022, the following will apply to you:

- All references to “Prudential Retirement” refer to Empower. Prudential Retirement is no longer a business unit of Prudential.
- Certain insurance products written by The Prudential Insurance Company of America were reinsured to EAIC and Empower Life & Annuity Insurance Company of New York (for New York business). Empower Retirement will become the administrator of this business acquired from Prudential.
- Empower Retirement refers to the products and services offered by EAIC and its subsidiaries, including Empower Retirement, LLC. Empower Retirement is not affiliated with Prudential or its affiliates.
- Full-service retirement sales personnel and certain service personnel are no longer registered representatives of Prudential Investment Management Services LLC (PIMS) and are registered representatives of Empower Financial Services, Inc., formerly known as GWFS Equities, Inc., For a transitional period, certain back office and service personnel will remain registered representatives of PIMS.
- During a transition period, Prudential and, as applicable, its affiliates will continue to provide services to Empower. PIMS will continue to provide certain broker-dealer services under the terms of existing services agreements for certain plans and will continue to be the broker-dealer of record for existing SmartSolution IRAs and certain Auto Roll IRAs for a transitional period.
- Any documents pertaining to fraud or security commitments by Prudential Retirement are no longer applicable and are replaced with Empower’s commitments as set forth at [participant.empower-retirement.com/participant/#/articles/securityGuarantee](https://participant.empower-retirement.com/participant/#/articles/securityGuarantee).
- If Empower is the service provider for your account, Prudential’s Privacy Statements and Privacy Notices are replaced with Empower’s Privacy Notice as set forth at [empower-retirement.com/privacy](https://empower-retirement.com/privacy) for your account.

All product names, logos and brands are property of their respective owners. “EMPOWER,” “EMPOWER RETIREMENT,” and all associated logos and product names are trademarks of Empower Annuity Insurance Company of America. Prudential, the Prudential logo and the Rock Design are trademarks of Prudential Financial, Inc. and its affiliates and are used under license.

Information provided herein, including linked documents, is being provided for informational or educational purposes only. By sharing it, neither PIMS nor Prudential is acting as your fiduciary as defined by the Department of Labor or otherwise. If you need investment advice, please consult with a qualified professional. Prudential Financial, its affiliates and their financial professionals do not render tax or legal advice. Please consult with your tax and legal advisors regarding your personal circumstances.

**Have additional questions? For Prudential accounts and products, please call 800-621-1089. For Empower accounts and products, please call 877-778-2100.**

# PLAN HIGHLIGHTS

On the following pages, you will find important information about the SEIU Staff 401(k) Fund. The information in the guide is just an overview of the plan's features. For more detailed information about your plan, you can request your plan's Summary Plan Description (SPD) from your Plan Administrator.

Excessive trading can harm a fund's performance and the retirement security of long-term investors. Mutual fund companies and other providers of retirement investment products have rules prohibiting this practice in order to protect the interests of all investors. The Excessive Trading Monitoring Program is part of Empower's ongoing commitment to help all our investors grow and protect their wealth. The program is designed to identify participants who are engaging in excessive trading of one plan investment for another plan investment and to stop such trading. Visit [www.retirement.prudential.com](http://www.retirement.prudential.com) for more information.

## ELIGIBILITY

- You are currently eligible to enroll in your plan. You may enroll at anytime.

## YOUR CONTRIBUTIONS

- You may make Roth contributions to your retirement plan account.\*
- If you will be at least 50 years old in 2023, you are also eligible to make an additional before-tax catch-up contribution of \$7,500 per year.
- You may change your contribution amount anytime.
- You may roll over money to your account, in any amount, from another similar retirement plan. Refer to the SPD for further information.

\* In 2023, federal tax law allows you to make a combined contribution of before-tax and Roth contributions to your retirement plan up to \$22,500.

## ROTH CONTRIBUTIONS

Your retirement plan allows you to make Roth contributions to your account. Roth contributions combine the savings and investment features of a traditional before-tax retirement program with the tax-free distribution features of the Roth IRA. If you meet certain requirements down the road, the Roth money you withdraw at retirement - and any investment earnings - won't be taxable. When deciding if you should make Roth contributions, consider the following scenarios:

- If your tax rate will be higher in retirement than it is today, making designated Roth contributions may make sense for you.
- If your tax rate will be lower in retirement than your working years, you may benefit more from making before-tax contributions and deferring your tax obligation until retirement.
- With tax rates in retirement being uncertain, you may choose to diversify your taxation by making both before-tax and Roth contributions to your retirement plan.

To help you determine if Roth contributions are appropriate for you, visit [roth.connectwithpru.com](http://roth.connectwithpru.com) and enter your personal data into our Roth contribution calculator.

You can direct employer contributions to any investment in your plan.

## WHAT IS VESTING?

"Vesting" refers to your ownership of the money in your account. You are always 100% vested in your own contributions.

You are immediately 100% vested in the following source:

- PROFIT SHARING 100% VESTED

## ACCESSING YOUR MONEY

You may be able to access money in your retirement plan account through a loan, in-service withdrawal, or a hardship withdrawal.

# PLAN HIGHLIGHTS

## LOANS

<b>Your plan allows you to take:</b>	1 loan at one time
Application fee:	\$80 for each loan
Processing fee:	No Charge
Method of repayment:	Payroll Deduction
Tax consequences:	If loan is not paid in full, tax consequences will apply.
Prepayment available:	Yes

## GENERAL PURPOSE

<b>Interest rate:</b>	8.25%*
Minimum loan:	\$1,000
Maximum loan:	50% of your vested account balance, up to \$50,000 in a 12 month period*
Repayment period:	0 to 5 years

\*Interest is paid back to participant's account. Additional information about loan calculations and loan interest rate details can be found in your plan's loan policy.

## PRIMARY RESIDENCE

<b>Interest rate:</b>	8.25%*
Minimum loan:	\$1,000
Maximum loan:	50% of your vested account balance, up to \$50,000 in a 12 month period*
Repayment period:	5 to 10 years

\*Interest is paid back to participant's account. Additional information about loan calculations and loan interest rate details can be found in your plan's loan policy.

Any outstanding loan balance not paid back at termination becomes taxable in the year of default. Under the Tax Cuts and Jobs Act, for defaults related to termination of employment after 2017, the individual has until the due date of that year's return (including extensions) to roll over this amount to an IRA or qualified employer plan.

### In-service withdrawals\*

While employed, you may make in-service withdrawals within plan restrictions.

### Hardship withdrawals\*

While employed, you may take a withdrawal request due to a financial hardship, within plan restrictions.

One of the following requirements must apply to qualify for hardship withdrawal:

- Purchase or construction of a principal residence
- Payment for higher education expenses
- Major medical expenses
- Preventing eviction from, or foreclosure on, a principal residence
- Expenses and losses as a result of a federally declared disaster
- Additional requirements to qualify for a hardship withdrawal can be located in the plan's SPD.

**\*Withdrawals:** The taxable portion of a withdrawal is taxed as ordinary income and will be subject to an additional early distribution penalty tax if you receive the withdrawal before age 59½. The total amount of the withdrawal may not be more than the amount required to meet your immediate financial need, however, you may have the option to "gross-up" the amount you receive to cover taxes. You may want to consult a tax professional before taking a withdrawal from the plan.

### Important note!

Amounts withdrawn, except for qualified withdrawals from Roth sources, are generally taxed at ordinary income tax rates. Amounts withdrawn before age 59½ may be subject to a 10% federal income tax penalty, applicable taxes and plan restrictions.

Neither Empower nor any of its affiliates provide tax or legal advice for which you should consult your qualified professional.

In order for distributions to be made from a Roth source free of penalties and federal income taxes, your Roth account must have been established at least five tax years before the withdrawal and your distribution must be: a) made on or after the date you attain age 59½; b) made to your beneficiary or your estate after your death; or c) attributable to your being disabled; or d) taken because you are a qualified first-time home buyer (lifetime limit of \$10,000).

**Disability option: If you become disabled, you may be eligible to receive all of your vested account balance immediately. The amount you receive is subject to all applicable income taxes, but no penalties.**

## RETIRING OR LEAVING THE PLAN

It's important to learn about all options regarding your account balance before you retire or separate from service. You will need to make a decision about what to do with your vested account balance when one of the following events occurs:

- You retire from SERVICE EMPLOYEES INTN'L UNION at the normal retirement age of 59.
- You become permanently disabled.
- Your death. Your beneficiary is entitled to your account balance when you die; they are responsible for all federal income tax imposed. Distribution upon death may also be subject to federal and state inheritance and estate taxes.
- Your separation from work.

# PLAN HIGHLIGHTS

- If you separate from service before the year you reach age 55, you may be subject to an additional early withdrawal penalty tax if you receive a taxable distribution prior to age 59 ½.

When any of the events listed above occur, you or your beneficiary will have several distribution options. It's important to understand each of the distribution options listed in your plan's Summary Plan Description, before you make your decision. For assistance, please contact a representative at **1-877-778-2100**.

Your vested account balance	Impact to your money
Less than \$1,000	Paid in lump sum, regardless of prior elections*
Greater than \$1,000	Your money will continue to grow tax-deferred in your account.

\*Standard 20% withheld.

## Directly rolling it over

You can choose to move or "roll" money over into another qualified retirement plan, a Traditional Individual Retirement Account (IRA), or Roth IRA. This allows your money to continue growing tax-deferred. This is based on our understanding of the tax law. You may wish to discuss this matter with your tax advisor. Because each situation is unique, neither we nor our representatives can provide tax or legal advice.

## Having account balance paid in the form of an annuity

An annuity pays you a regular income, usually monthly. This option spreads the tax burden over a period of years.

## Having account balance paid in installments

You can withdraw your account balance in a series of payments, in an amount over a period of time determined by the fund office.

## Lump sum

You may choose to take a full or partial lump sum distribution. A 20% federal income tax may be applied.

## INVESTMENT TYPES

This section is designed to provide general information about different types of investments. Not all plans offer investments in every category. Information about the specific investments offered through your plan is available in the Investment Options section of this guide. The main types of investments in which participants generally invest:

**Stable-Value Investments:** These investments combine safety of principal, liquidity and a competitive rate of return with potentially improved earnings power versus alternative short-term investments.

**Fixed-Income Investments:** Invest in corporate and government bonds. They can go up or down in value each day, so they carry more risk than stable-value investments, but also offer more opportunity for a potentially larger return. Fixed income investment mutual funds are subject to interest rate risk; their value will decline as interest rates rise.

**Stocks/Equities:** Stock funds also called equity investments represent ownership in funds, which own shares of corporations. Stock funds offer you a chance to share in the profits or losses of those corporations. Stock funds have the potential for higher returns, but they carry more risk than the other investment options.

**Allocation:** Allocation investments combine fixed-income and stock components to offer you a combination of the interest income from fixed-income investments and the growth potential of stock investments. As a result, allocation investments typically do not experience the full ups and downs of the stock market.

**Retirement Income:** Although they may vary in structure, these options are designed to provide a steady stream of income for life.

## INVESTMENT OPTIONS

SEIU Staff 401(k) Fund offers a selection of investments to choose from. You can decide how you want your money invested, and may move money between investments anytime. Please refer to the disclosures at the end of this section for a description of any restrictions that may apply.

For more information regarding your Plan's investment options, please refer to the Fund Fact Sheets located on the Investment and Performance tab on the Participant website at [www.retirement.prudential.com](http://www.retirement.prudential.com).

### Stable Value

Guaranteed Income Fund<sup>SM</sup>

**Fixed Income - Intermediate Core Bond**

High Grade Bond / GSAM Fund

**Fixed Income - Intermediate Core-Plus Bond**

Baird Core Plus Bond Fund Class Institutional

**Allocation - Target-Date Retirement Income**

Vanguard Target Retirement Income Fund

**Allocation - Target-Date 2020**

Vanguard Target Retirement 2020 Fund

**Allocation - Target-Date 2025**

Vanguard Target Retirement 2025 Fund

**Allocation - Target-Date 2030**

Vanguard Target Retirement 2030 Fund

**Allocation - Target-Date 2035**

Vanguard Target Retirement 2035 Fund

**Allocation - Target-Date 2040**

Vanguard Target Retirement 2040 Fund

**Allocation - Target-Date 2045**

Vanguard Target Retirement 2045 Fund

**Allocation - Target-Date 2050**

Vanguard Target Retirement 2050 Fund

## PLAN HIGHLIGHTS

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### **Allocation - Target-Date 2055**

Vanguard Target Retirement 2055 Fund

### **Large Cap - Value**

Parnassus Endeavor Fund Institutional Shares

### **Large Cap - Blend**

DFA U.S. Social Core Equity 2 Portfolio

Dryden S&P 500 Index Fund (IS Platform)

### **Large Cap - Growth**

Calvert Equity Fund Class I

### **Mid Cap - Growth**

Mid Cap Growth / Artisan Partners Fund

### **Small Cap - Value**

Small Cap Value / Kennedy Capital Fund

### **Small Cap - Growth**

Small Cap Growth II Fund (managed by Wellington)

### **International - Large Value**

Ariel International Institutional Class

### **International - Large Growth**

Goldman Sachs GQG Partners International Opportunities Fund Class R6

⌘ Generally, distributions resulting from your termination of employment, retirement, death or disability, hardship withdrawals and minimum required distributions will always be paid in full without any fees or restrictions and will not be deferred. Prudential reserves the right to defer certain other withdrawals from GIF assets if your plan's pool level cashflow exceeds 10% of the pool's beginning of calendar year balance. A pool consists of similar contracts that are funded with us in the same calendar year. This availability of withdrawals and distributions is subject to the specific provision of your retirement plan.

Under most circumstances, transfers to competing funds will not be restricted. However, Prudential reserves the right to restrict transfers to competing funds from this and any other plan investment. Competing funds are generally money market investments, stable value investments, or funds with an allocation of 50% or more to fixed income securities.

If the SEC has suspended or otherwise restricted trading, or another emergency outside of our control exists, Prudential may defer transfers, distributions or disbursements for up to six months.



## Product Disclosures

This document is designed to provide additional information regarding certain categories of investment options made available on Prudential Retirement's investment platform (the "Platform"). The responsible plan fiduciary for each retirement plan (the "Plan Fiduciary") is generally responsible for all investment decisions related to its plan, including the selection of investment options for inclusion in the plan's investment lineup, and the selection of the applicable share class and/or fee structure. The Plan Fiduciary is also responsible for monitoring and, if necessary, replacing the investment options on the retirement plan's investment lineup. In all cases, selection, monitoring, or termination of a particular investment option on a plan's investment lineup is the sole responsibility of the Plan Fiduciary, not Prudential Retirement.

In providing this information, Prudential Retirement is not undertaking to provide impartial investment advice or advice in a fiduciary capacity. Please review the fund fact sheets on the Participant website for more information regarding the investment options selected by the Plan Fiduciary for your plan, including the identification of the categories noted below.

In that regard, the investor is solely responsible for the decision to invest or continue to invest in a fund. To the extent PRIAC provides a fund fact sheet or other information about a fund, PRIAC assumes no responsibility for any investor's decision to invest or continue to invest in a fund. Investors must determine whether any other information is necessary in making investment decisions and investors are solely responsible for obtaining any other information required by the investor, which may not be available from PRIAC.

**Prudential Retirement may benefit from advisory and other fees paid to it or its affiliates for managing, selling, or settling of the Prudential mutual funds and other investment products or securities offered by Prudential Retirement or its affiliates. Investment vehicles sponsored or managed by a Prudential Retirement affiliate generate more revenue for the Prudential enterprise than non-proprietary investment vehicles. Prudential Retirement's sales personnel generally receive greater compensation if plan assets are invested in proprietary investment vehicles. Prudential Retirement may benefit directly from the difference between investment earnings of Prudential Retirement's stable value funds and the amount credited to deposits in those funds. Prudential Retirement may also benefit from broker-dealer or other entities' co-sponsorship of Prudential conferences.**

**Possibility of Contract Charges.** Your retirement plan may have agreed to contract charges. Any contract charges are included in the expense ratio shown in your statement and in the performance shown in your statement.<sup>1</sup> The fees and contract charges compensate Prudential Retirement for the distribution and servicing associated with your plan. Other plan investment options may generate more or less revenue for us than the fees associated with the investment option. If the aggregate revenue from your plan exceeds our associated costs, we earn a profit. Otherwise, we incur a loss. Other plans investing in an investment option may have lower fees, but these are not available to your plan in order to compensate us for distribution and plan servicing.

## I. Description of Separate Accounts made available by Prudential Retirement Insurance and Annuity Company ("PRIAC")

PRIAC offers an array of insurance company separate accounts ("Separate Accounts") offered through group variable annuity contracts. A Separate Account is an investment option offered by a life insurance company that is maintained separately from the insurer's general assets. A PRIAC Separate Account is generally offered to qualified retirement plan and certain governmental retirement plan investors. PRIAC makes most Separate Accounts available as commingled investment vehicles; however, in certain instances, PRIAC may make a Separate Account available only to a single retirement plan client. Your Plan Fiduciary may have agreed to a separate account management fee that includes amounts that may be available or used to pay the cost of the Plan's expenses.<sup>1</sup>

The following types of Separate Accounts offered by PRIAC are not part of the Manager of Manager's program, and therefore, unless otherwise noted, PRIAC does not assume any responsibility with respect to the selection, monitoring, or replacement of the investment manager:

- **Select Separate Accounts:** PRIAC makes available a platform of Separate Accounts managed by third-party managers. In connection with these Separate Accounts, PRIAC undertakes no responsibility to monitor the performance of the investment manager of each Separate Account and has not assumed any responsibility for the selection or termination of the particular manager.
- **Proprietary Separate Accounts:** These Separate Accounts are managed by an affiliate of PRIAC. Although PRIAC may provide periodic monitoring with respect to certain Proprietary Separate Accounts, PRIAC does not assume any responsibility with respect to the selection, monitoring, or replacement of in the investment manager.
- **Prudential Retirement Separate Account Fund-of-Fund Products:** These separate accounts are manufactured by PRIAC and comprised of multiple underlying investment options. For fund-of-fund separate accounts for which PRIAC serves as an ERISA §3(38) investment manager, PRIAC is responsible for the selection, monitoring and replacement of underlying funds.
- **A Custom Client Separate Account:** In certain instances, at the direction of the Plan Fiduciary, PRIAC will establish a plan-specific separate account. PRIAC does not assume any responsibility to provide information regarding the separate account (this is the sole responsibility of the plan). To the extent PRIAC provides a fund fact sheet or other information about this type of Separate Account, PRIAC makes no warranty as to the accuracy of such information and makes no undertaking to continue to provide such information unless PRIAC agrees to continue to provide such information in writing.

following Separate Accounts offered by PRIAC are part of the Manager of Manager's program and therefore, PRIAC is a fiduciary as defined by ERISA §3(38), as amended, for the selection, monitoring, and if necessary, replacement of the investment manager:

- **PRIAC Manager-of-Managers Institutional Sub-Advised Separate Accounts**
- **PRIAC Manager-of-Managers Retail-Branded Sub-Advised Separate Accounts**

## II. Description of Separate Accounts made available by The Prudential Insurance Company of America, Inc. ("PICA")

PICA makes available group annuity insurance contracts such as variable annuities and separate accounts to institutional clients.

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<sup>1</sup> This fee or charge is reflected in the Total Annual Operating Expense on Part I "Variable Return Investment Comparison" of the Overview of Plan Investment Options and Fees Report.

### III. Mutual Funds and Collective Investment Trusts (“CITs”)

In connection with plan investments in mutual funds and CITs<sup>2</sup>, PRIAC and its affiliates (collectively “Prudential”) may receive annual sub-accounting, 12b-1, revenue sharing and/or servicing fees. Such fees compensate Prudential for selling the fund’s shares and servicing your retirement plan. The fund’s expense ratio includes these fees. Other investment options may generate more or less revenue than the fees associated with this fund. If the aggregate revenue from your plan exceeds our associated costs, Prudential earns a profit. Otherwise, Prudential incurs a loss. Other share classes of mutual funds or collective investment trusts may have a lower expense ratio, but your plan’s investment options do not include such shares to compensate Prudential for distribution and plan servicing.

### IV. Stable Value Funds

#### Separate Account Products

The following Stable Value Funds are group annuity products issued by PRIAC that are backed by the full faith and creditworthiness of the issuer. Contributions made to each product are deposited in a separate account established by the issuer. Principal and interest are fully guaranteed by the issuer. PRIAC periodically resets the interest rate credited on contract balances, subject to a minimum rate specified in the group annuity contract.

- Gibraltar Guaranteed Fund<sup>3</sup>
- Guaranteed Short-Term Securities Account<sup>4</sup>
- Principal Preservation Separate Account<sup>4</sup>
- Individually Managed Separate Account<sup>3</sup>

Unless otherwise noted, PRIAC is compensated in connection with these Stable Value Funds when separate account investment returns exceed the interest credited on contract balances. PRIAC may earn fee revenue in addition to the foregoing compensation if your plan has agreed to pay contract charges, which are sometimes paid in respect of plan and participant recordkeeping and distribution services<sup>5</sup>. For some plans, PRIAC uses a portion of its aggregate compensation to satisfy the plan's request for allowances and for payments to defray plan expenses. If PRIAC’s aggregate compensation from this product and from other plan investment products exceeds the costs of servicing your plan PRIACs earns a profit; otherwise PRIAC incurs a loss.

#### General Account Products

The following Stable Value funds are group annuity products issued by PRIAC or PICA that are backed by the full faith and creditworthiness of the issuer. Contributions made to the product are deposited into the issuer’s general account. Principal and interest are fully guaranteed by the issuer. The issuer periodically resets the interest rate credited on contract balances, subject to a minimum rate specified in the group annuity contract.

- Guaranteed Deposit Fund<sup>6</sup> (PRIAC)
- Guaranteed Interest Account<sup>7</sup> (PICA)
- Guaranteed Long-Term Fund<sup>6</sup> (PRIAC)
- Guaranteed Income Fund<sup>8</sup> (PRIAC)

In addition to the compensation noted for each product, unless otherwise noted, Prudential Retirement may earn fee revenue if your plan has agreed to pay contract charges, which are sometimes paid in respect of plan and participant recordkeeping and distribution services. For some plans, Prudential Retirement uses a portion of its aggregate compensation to satisfy the plan's request for allowances and for payments to defray plan expenses. 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 Prudential Retirement incurs a loss.

#### Prudential Stable Value Fund

The Prudential Stable Value Fund is a combination of a group annuity contract issued by PICA and a portfolio of assets held in trust for the exclusive benefit of plan participants. Amounts contributed to the Prudential Stable Value Fund are deposited to the plan’s designated trust account. Payment obligations and the fulfillment of any guarantees specified in the group annuity contract are insurance claims supported by the assets in the plan trust account and, if such assets are not sufficient, by the full faith and credit of PICA. The obligations of PICA 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 or bank product.

Prudential Retirement 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.<sup>9</sup> 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 cost of servicing your plan, Prudential Retirement earns a profit; otherwise we incur a loss.

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<sup>2</sup> Revenue Sharing fees and/or asset charges that Prudential receives in connection with these mutual funds and CITs are reflected in the Total Operating Expense column of Part I of the Overview of Plan Investment Options and Fee Report. For more information regarding your Plan’s investment options, please refer to the Fund Fact Sheets located on the Investment and Performance tab on the Participant website at [www.prudential.com/online/retirement](http://www.prudential.com/online/retirement) or by going to [www.prudential.com/planinfo](http://www.prudential.com/planinfo). Your plan ID and plan specific password is located in Section IV of the 404(a) document that is located within the Get Started Guide. Finally, you may also contact the participant call center for the fund fact sheets at 877-778-2100.

<sup>3</sup> Prudential Retirement is compensated in connection with this product by deducting an amount for investment expenses and risk from the investment experience of the separate account.

<sup>4</sup> Prudential Retirement is compensated in connection with this product when separate account investment returns exceed the interest credited on contract balances.

<sup>5</sup> The asset charge that Prudential earns for recordkeeping services is reflected in Part II “Fixed Returns and Investments” of the Overview of Plan Investment Options and Fee Report and is also available on the Participant website.

<sup>6</sup> Prudential Retirement is compensated in connection with this product by deducting an amount of investment expenses and risk from the investment experience of certain assets held in PRIAC’s general account.

<sup>7</sup> Prudential Retirement is compensated in connection with this product when general account investment returns exceed the interest credited on contract balances. Other than such compensation, there are no additional charges imposed that reduce the interest rate credited. Due to the absence of additional charges, there is not an expense ratio associated with this product.

<sup>8</sup> Prudential Retirement is compensated in connection with this product when general account investment returns exceed interest credited on contract balances.

<sup>9</sup> For more specific information regarding the total amount of fees collected, please review the section entitled “Guaranteed Interest Crediting Rates” on the Stable Value Fund Fact sheet located on the Investment and Performance tab on the Participant website at [www.prudential.com/online/retirement](http://www.prudential.com/online/retirement) or by going to [www.prudential.com/planinfo](http://www.prudential.com/planinfo). Your plan ID and plan specific password is located in Section IV of the 404(a) document that is located within the Get Started Guide. Finally, you may also contact the participant call center for the fund fact sheets at 877-778-2100.

## **V. Custom Plan Investment Options (Recordkeeping Constructs)**

These investment options are designed and maintained by your plan sponsor and/or the plan's investment adviser and are not investment options offered by PRIAC. Rather, PRIAC acts solely as a record keeper in providing administrative and valuation services in connection with these plan investments. Selection and management of these plan investments is the sole responsibility of your plan sponsor and/or a third party whom the plan sponsor has hired to provide investment management services.

### **For More Information**

**Para hablar con un representante de servicios al cliente en español (u otros lenguajes), por favor, llama a nuestro numero gratuito 800 entre las 8:00 a.m. y las 8:00 p.m., Hora del Este, días de trabajo.** (To speak with a Prudential Service Representative through an interpreter in Spanish (or other languages), please call our tollfree number week-days between 8:00 a.m. and 8:00 p.m. Eastern Time.)

Mutual funds are distributed by Prudential Investment Management Services LLC. (PIMS) a registered broker-dealer. Prudential Fixed Income and Prudential Real Estate Investors are units of PGIM, Inc. Effective January 4, 2016, Prudential Investment Management ("PIM") rebranded itself as PGIM to coincide with the expansion of its businesses around the world. QMA, Jennison Associates, and PGIM are registered investment advisors. All are Prudential Financial companies and affiliates of Prudential Retirement Insurance and Annuity Company (PRIAC).

QMA is the primary business name of Quantitative Management Associates LLC.

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Dear Participant:

You are receiving the attached notification based upon Department of Labor (DOL) regulations, or if your plan is not subject to ERISA, for general information purposes. The DOL regulations, sometimes referred to as ERISA 404(a)(5), require plan sponsors of ERISA plans that are participant-directed to make specific disclosures about plan fees and investments to participants, beneficiaries, and employees eligible but not yet participating in their retirement plan.

**No action is required on your part** - this document is being sent to you for informational purposes only. You will receive an updated document on an annual basis.

To assist you with understanding the disclosure document, a reference guide titled: “Understanding Retirement Plan Fees and Services An Overview of the Plan Investment Options and Fees Report” is available at the following address: [www.prudential.com/404aUserGuide](http://www.prudential.com/404aUserGuide).

If you have questions about this disclosure, please refer to Part IV for information on who to call.

SEIU Supplemental Retirement Savings 401(k) Plan  
PLAN 764618 ("Plan")  
OVERVIEW OF PLAN INVESTMENT OPTIONS AND  
FEES  
AS OF: March 31, 2023

As a participant in the Plan, you have the right to choose how your contributions will be invested. This overview of investment options is an important starting point for helping you decide which plan investments might be best for you. This document is for informational purposes only; no action is necessary.

### Getting Started

As you make your investment choices, you should think about how much money you'll need after retirement, your long-term investment goals, and how comfortable you are with risk. All investments have some level of risk and your account balance will increase and decrease as market conditions change. For these reasons, you should consider the benefits of a well-balanced and diversified portfolio.

This document enables you to compare investment performance and investment-related expenses and fees for each of the Plan's investment options. You can access additional information about each investment option, including the most recent performance information, and a glossary of investment-related terms as follows:

If you have a Prudential account, log into [www.prudential.com/online/retirement](http://www.prudential.com/online/retirement)

If you do not have an account, see [www.prudential.com/planinfo](http://www.prudential.com/planinfo)

### What you should know about investment performance

Investment performance is the investment's return after expenses are deducted. This overview shows the average yearly total return for each investment over the past 1, 5, and 10 years, or since the beginning of the investment. For each investment with a variable return, the overview also provides a benchmark which enables you to compare the performance of the investment with a broad based securities market index. Broad based securities market indices may

not always correlate well to an individual option. For example, an employer stock investment option is not diversified and is not managed to perform similarly to a benchmark, and therefore its performance should be expected to deviate from the benchmark performance. Performance for investment options that invest in a blend of both stocks and bonds (e.g. lifestyle funds or balanced funds) may also be expected to deviate from the benchmark performance. Past performance is not a reliable indicator of future performance, but it may help you assess an investment's volatility over time.

### What you should know about investment fees and expenses

As with any business, there are costs to manage investments. Investment options typically pay their operating expenses, including expenses for investment management and distribution fees, out of assets of the investment. To help you compare fees and expenses, the overview includes each investment's total annual operating expense expressed as a percentage of the investment's net assets, but also as a dollar cost for each \$1,000 invested. Some investments have additional fees that may be charged directly to the investor, such as sales charges (load), purchase fees, redemption fees and exchange fees. These fees, if applicable, will be described in the column titled Additional Fees, Restrictions, and Notes.

*The cumulative effect of investment fees and expenses can substantially reduce the return on investments and, therefore, your retirement savings. However, fees and expenses are only two of many factors to consider when deciding what investment is appropriate for you.* For more information about the long-term effect of fees and expenses, visit the U.S. Department of Labor's Web site at <https://www.dol.gov/sites/dolgov/files/EBSA/about-ebbsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf>

### Overview of the Disclosure Document

- Part I Variable Return Investment Comparison.
- Part II Fixed Return Investments
- Part III Annuities and other guaranteed lifetime income options
- Part IV Contact information for questions and paper copies
- Part V Plan Administrative Service Fees.

**PART I: VARIABLE RETURN INVESTMENTS COMPARISON**

Variable Return Investments	Average Annual Returns as of 03/31/2023			Fee and Expenses		
				Total Annual Operating Expense +	Additional Fees, Restrictions and Notes	
	1 Year	5 Year	10 year or {Since Inception}	As a %	Per \$1000	
Allocation - Target-Date 2020						
Vanguard Target Retirement 2020 Fund (inception date 06/07/2006)	-5.26%	4.30%	5.77%	0.08%	\$0.80	
Morningstar Lifetime Allocation Mod 2020*	-7.95%	4.07%	5.09%	N/A	N/A	Benchmark
Allocation - Target-Date 2025						
Vanguard Target Retirement 2025 Fund (inception date 10/27/2003)	-5.91%	4.77%	6.35%	0.08%	\$0.80	
Morningstar Lifetime Allocation Mod 2025*	-8.37%	4.31%	5.65%	N/A	N/A	Benchmark
Allocation - Target-Date 2030						
Vanguard Target Retirement 2030 Fund (inception date 06/07/2006)	-6.22%	5.21%	6.89%	0.08%	\$0.80	
Morningstar Lifetime Allocation Mod 2030*	-8.49%	4.70%	6.30%	N/A	N/A	Benchmark
Allocation - Target-Date 2035						
Vanguard Target Retirement 2035 Fund (inception date 10/27/2003)	-6.36%	5.68%	7.43%	0.08%	\$0.80	
Morningstar Lifetime Allocation Mod 2035*	-8.22%	5.18%	6.90%	N/A	N/A	Benchmark
Allocation - Target-Date 2040						
Vanguard Target Retirement 2040 Fund (inception date 06/07/2006)	-6.53%	6.12%	7.91%	0.08%	\$0.80	
Morningstar Lifetime Allocation Mod 2040*	-7.81%	5.62%	7.31%	N/A	N/A	Benchmark
Allocation - Target-Date 2045						
Vanguard Target Retirement 2045 Fund (inception date 10/27/2003)	-6.70%	6.59%	8.22%	0.08%	\$0.80	
Morningstar Lifetime Allocation Mod 2045*	-7.50%	5.86%	7.48%	N/A	N/A	Benchmark
Allocation - Target-Date 2050						

Variable Return Investments	Average Annual Returns as of 03/31/2023			Fee and Expenses		Additional Fees, Restrictions and Notes
	1 Year	5 Year	10 year or {Since Inception}	Total Annual Operating Expense +		
				As a %	Per \$1000	
Vanguard Target Retirement 2050 Fund (inception date 06/07/2006)	-6.71%	6.66%	8.26%	0.08%	\$0.80	
Morningstar Lifetime Allocation Mod 2050*	-7.33%	5.92%	7.47%	N/A	N/A	Benchmark
Allocation - Target-Date 2055						
Vanguard Target Retirement 2055 Fund (inception date 08/18/2010)	-6.67%	6.66%	8.24%	0.08%	\$0.80	
Morningstar Lifetime Allocation Mod 2055*	-7.33%	5.86%	7.40%	N/A	N/A	Benchmark
Allocation - Target-Date Retirement Income						
Vanguard Target Retirement Income Fund (inception date 10/27/2003)	-4.50%	3.26%	3.79%	0.08%	\$0.80	
Morningstar Lifetime Allocation Mod Inc*	-5.19%	3.75%	3.87%	N/A	N/A	Benchmark
Fixed Income - Intermediate Core Bond						
High Grade Bond / GSAM Fund (inception date 09/30/1999)	-5.11%	1.04%	1.48%	0.37%	\$3.70	
Bloomberg Barclays US Aggregate Bond Index*	-4.78%	0.91%	1.36%	N/A	N/A	Benchmark
Fixed Income - Intermediate Core-Plus Bond						
Baird Core Plus Bond Fund Class Institutional (inception date 09/29/2000)	-4.34%	1.44%	2.00%	0.30%	\$3.00	
Bloomberg Barclays U.S. Universal Index*	-4.61%	1.05%	1.62%	N/A	N/A	Benchmark
International - Large Growth						
Goldman Sachs GQG Partners International Opportunities Fund Class R6 (inception date 12/15/2016)	-4.23%	7.36%	{10.57%}	0.79%	\$7.90	▪ See Endnote(s) (01JZ)
MSCI ACWI ex US Growth NR USD*	-6.35%	3.36%	{7.41%}	N/A	N/A	Benchmark
International - Large Value						

Variable Return Investments	Average Annual Returns as of 03/31/2023			Fee and Expenses		Additional Fees, Restrictions and Notes
	1 Year	5 Year	10 year or {Since Inception}	Total Annual Operating Expense +		
				As a %	Per \$1000	
Ariel International Institutional Class (inception date 12/30/2011)	-4.37%	1.14%	4.45%	0.94%	\$9.40	
MSCI ACWI ex US Value NR USD*	-4.00%	1.26%	3.06%	N/A	N/A	Benchmark
<b>Large Cap - Blend</b>						
DFA U.S. Social Core Equity 2 Portfolio (inception date 10/01/2007)	-6.47%	8.99%	10.38%	0.21%	\$2.10	
Russell 1000 Index*	-8.39%	10.87%	12.01%	N/A	N/A	Benchmark
Dryden S&P 500 Index Fund (IS Platform) (inception date 12/31/1987)	-7.81%	11.08%	12.13%	0.09%	\$0.90	
Russell 1000 Index*	-8.39%	10.87%	12.01%	N/A	N/A	Benchmark
<b>Large Cap - Growth</b>						
Calvert Equity Fund Class I (inception date 11/01/1999)	-3.95%	14.20%	13.74%	0.65%	\$6.50	
Russell 1000 Growth Index*	-10.90%	13.66%	14.59%	N/A	N/A	Benchmark
<b>Large Cap - Value</b>						
Parnassus Value Equity Fund Institutional Shares (inception date 04/30/2015)	-7.07%	11.80%	13.96%	0.71%	\$7.10	▪ See Endnote(s) (01JZ)
Russell 1000 Value Index*	-5.91%	7.50%	9.13%	N/A	N/A	Benchmark
<b>Mid Cap - Growth</b>						
Mid Cap Growth / Artisan Partners Fund (inception date 09/29/2000)	-15.51%	10.08%	10.80%	0.77%	\$7.70	
Russell MidCap Growth Index*	-8.52%	9.07%	11.17%	N/A	N/A	Benchmark
<b>Small Cap - Growth</b>						
Small Cap Growth II Fund (managed by Wellington) (inception date 03/28/2002)	-13.17%	4.88%	7.98%	0.82%	\$8.20	
Russell 2000 Growth Index*	-10.60%	4.26%	8.49%	N/A	N/A	Benchmark
<b>Small Cap - Value</b>						
Small Cap Value / Kennedy Capital Fund (inception date 01/29/2001)	-13.99%	4.27%	8.00%	0.86%	\$8.60	
Russell 2000 Value Index*	-12.96%	4.55%	7.22%	N/A	N/A	Benchmark

\*The benchmark indices noted were selected in accordance with Department of Labor guidance and may not match those used in other materials. The benchmark performance data periods are the same as the performance data periods of the corresponding fund(s). Participants are encouraged to review all materials provided by the Plan and the investment manager when making investment decisions. Keep in mind you may not invest directly in the benchmark index.



+For Mutual Funds, this column shows the gross expense ratio.

Where the Total Annual Operating Expense is shown as N/A, (as a result of the information not being available as of the date of this disclosure document), please refer to your plan's website under the Investment section for this information.

**PART II: FIXED RETURN INVESTMENTS**

Fixed Return Investments				
	Net Crediting Rate (Annualized)	Term	Other	Fees, Restriction and Notes
Stable Value				
Guaranteed Income Fund	1.90%	Semi Annual	The crediting rate is subject to change, but will never be less than 1.50% before the application of any asset charges.	<ul style="list-style-type: none"> <li>• Generally, distributions resulting from your termination of employment, retirement, death or disability, hardship withdrawals and minimum required distributions will always be paid in full without any fees or restrictions and will not be deferred. Prudential reserves the right to defer certain other withdrawals from GIF assets if your plan's pool level cashflow exceeds 10% of the pool's beginning of calendar year balance. A pool consists of similar contracts that are funded with us in the same calendar year. This availability of withdrawals and distributions is subject to the specific provision of your retirement plan. Under most circumstances, transfers to competing funds will not be restricted. However, Prudential reserves the right to restrict transfers to competing funds from this and any other plan investment. Competing funds are generally money market investments, stable value investments, or funds with an allocation of 50% or more to fixed income securities. If the SEC has suspended or otherwise restricted trading, or another emergency outside of our control exists, Prudential may defer transfers, distributions or disbursements for up to six months. Additionally, when your Plan's group annuity contract terminates, payments from the Guaranteed Income Fund may be delayed depending on the terms of the group annuity contract (which may result in a delay in payments by the Plan). The Customer Service Center can answer questions regarding these provisions applicable to a Plan.</li> <li>• This investment has an asset charge of 0.00% collected for recordkeeping services. Investment management fees may also apply. The crediting rate shown is net of these fees.</li> <li>• See Endnote(s) (0351)</li> </ul>

**PART III: ANNUITY OPTIONS AND OTHER GUARANTEED LIFETIME INCOME OPTIONS**

Your plan uses one or more investments offered through a group annuity contract that includes annuity features that may be available to you. Availability of these features may be subject to the terms of your plan and/or approval by your plan sponsor. Annuities are insurance contracts that allow you to receive a guaranteed stream of payments at regular intervals, usually beginning when you retire and lasting for your entire life. Other Guaranteed Lifetime Income Options include insurance contracts that allow you to receive a guaranteed minimum withdrawal benefit amount each year beginning when you lock in and lasting for the rest of your life. These investment products are issued by insurance companies. Guarantees of an insurance company are subject to its long-term financial strength and claims-paying ability. For more information regarding available annuity options, please refer to the contact information provided in Part IV of this document.

Options that Provide Guaranteed Income For Life			
Name of Option	Objective/Goals	Pricing Factors	Fees, Restrictions and Notes
Prudential Group Fixed Annuity Option	To provide a guaranteed stream of income for your life (or some other period of time as may be allowed by your Plan), based on your account balance allocated to the purchase of an annuity under this option.	The amount of the annuity benefit will be determined by (1) the amount applied to purchase the annuity, (2) the form of annuity elected, (3) the age of the annuitant (for a lifetime annuity), and (4) the annuity purchase rates in effect on the annuity purchase date.	<ul style="list-style-type: none"> <li>▪ If you elect to purchase an annuity, the following administrative fees will be deducted from your account balance: 3% on the first \$75,000, 1.5% on the remainder plus a flat amount of \$850.</li> <li>▪ This option represents the fixed annuity option available under your Plan's group annuity contract.</li> </ul>

**PART IV: QUESTIONS AND COPIES**

If you have any questions about this overview or want paper copies of:

- 1) this overview;
- 2) the additional information available through Prudential’s website (including information about an investment option’s investment goals and objectives, investment strategies and principal risks, portfolio turnover ratio, performance data, and fees and expenses);
- 3) documents, including prospectuses, describing an investment option;
- 4) financial statements or reports, such as shareholder reports, relating to an investment option;
- 5) a statement of the value of a share or unit of an investment option; or
- 6) a list and value of any assets constituting plan assets that are part of an investment option’s portfolio; you should contact:

**Access to Information on a Website**

Existing Participants (those with an account in the plan):  
[www.prudential.com/online/retirement](http://www.prudential.com/online/retirement)

- Input your login ID and password
- Go to the Performance section

Eligible Non-Participants (those not yet enrolled in the plan):  
[www.prudential.com/planinfo](http://www.prudential.com/planinfo)

- Enter: Plan ID = 764618
- Plan-specific password = 5869

**Plan Sponsor Contact Information  
(For Existing Participants and Eligible Non-Participants)**

Brenda Hildenberger  
Benefits Specialist  
Service Employees International Union  
1800 Massachusetts Ave NW  
Suite 301  
Washington DC 20036  
202-730-7520

**Prudential Contact Information (For Existing Participants)**

877-778-2100 (Monday-Friday 8:00 a.m. - 9:00 p.m. Eastern Time)  
Hearing Impaired call (TDD): 877-760-5166

**PART V: PLAN INFORMATION**

**How to provide your investment instructions**

The following provides an explanation of how you may direct investments in the Plan and outlines the restrictions and policies that apply to the investment options available under your Plan:

You can direct your Plan investments using any of the following:

- Enrollment Form
- Participant website at [www.prudential.com/online/retirement](http://www.prudential.com/online/retirement)
- Participant Service Center toll free line at 877-778-2100

You may direct the investment of the funds held in your plan account to any of the investment options outlined in the Investment Comparison Chart.

**Timelines regarding your investment instructions**

Investment Instructions:

- Can be given as outlined above.
- Can be given at any time unless subject to your plan’s

restrictions.

- Are generally processed on the same business day, provided they are received by Prudential Retirement before 4:00 p.m. EST, (or before the close of the New York Stock Exchange). If received on or after 4:00 p.m. EST, they will be processed the next business day.

**Restrictions on Frequent Trading**

If you make excessive transfers into and out of (or out of and into) the same investment fund, your ability to make investment transfers involving those funds may be restricted. “Excessive trading” is:

- One or more round-trip trades (transfers “into and out of” or “out of and into” the same fund) within a 30-day period where each buy or sell in the transaction is more than \$25,000; and
- The trading pattern did not result from automatic or system-driven transactions such as payroll contributions or loan repayments, re-mapping transactions, hardship withdrawals, regularly scheduled or periodic distributions, or periodic

rebalancing through a systematic rebalancing program that is not initiated by the Plan.

Certain investment options may not be subject to these restrictions. Funds may also have their own market timing policy, and Prudential Retirement will take action, as directed by the investment provider, to enforce that provider's rule or policy.

To obtain a copy of the complete Market Timing Policy, please contact Prudential at the number reflected in Part IV of this document.

**Redemption Fees**

An underlying mutual fund or a Sub-account may apply a redemption fee or other fee for certain investment transfers.

- This fee is deducted from your account.
- For a list of funds that have redemption fees, refer to the Investment Comparison Chart.

**Designated Investment Managers**

A "designated investment manager" is a party designated by the plan to manage all or a portion of the assets held in or contributed to participant accounts. To determine whether your plan offers this service, please contact your plan sponsor.

**Voting Rights**

If you invest in a mutual fund or registered separate account, it is your plan sponsor's right to vote for members of the fund company's board of directors and other matters of corporate policy, such as the issuance of senior securities, stock splits, and substantial changes in operations.

**Directing Your Investments:**

You may specify how your future contributions to the plan are directed or make changes to existing investments in your plan either online or by phone. The website address and phone number are provided in Part IV of this document.

You may direct your new contributions to any investment in the plan.

You may direct your new employer contributions to any

investment in the plan.

**Explanation of fees and expenses for general plan administrative services:**

Fee Type	Fee Amount	Frequency
Asset Based Participant Fee	0.12%	Annual rate deducted quarterly. May only apply to some investments.
Distribution Transaction Processing	\$40.00	Per applicable transaction
DSO Account Maintenance Charge	\$40.00	Annual amount deducted quarterly
DSO Withdrawal Charge	\$30.00	Per applicable transaction
Express Mail Fee	\$25.00	Per applicable transaction
Installment Payout Charge	\$5.00	Per applicable transaction
Loan Processing Fee	\$80.00	Per applicable transaction

\*DSO refers to Direct Service Option and is applicable only to participants who have separated service from the company.

Plan administration costs may include recordkeeping, legal, accounting and other costs associated with maintaining the Plan. In some cases, these fees may be applied to participant accounts either equally across all accounts, or proportionally based on account balance. In the event fees are deducted from your account, the type and amount of the fee charged will be reflected on the quarterly statement following the deduction. If you have questions on which investments may have an Asset Based Participant Fee, please contact your Plan Administrator.

**Endnote**

01JZ	Performance displayed for periods beginning earlier than the "Inception Date" is based on the historical returns of the oldest share class of the fund, adjusted to reflect the fees and expenses of this share class. "Since Inception" performance when shown is based on the actual performance of this share class.
0351	The Guaranteed Income Fund (GIF) is a group annuity product issued by Empower Annuity Insurance Company (EAIC), Hartford, CT. Amounts contributed to the contract are deposited in EAIC general account. Payment obligations and the fulfillment of any guarantees specified in the group annuity contract are insurance claims supported by the full faith and credit of EAIC. However, if you are a participant in an unfunded nonqualified deferred compensation plan, GIF may be only a reference account that is used to determine the plan's liability to you and may not represent an actual investment in the group annuity. EAIC periodically resets the interest rate credited on contract balances, subject to a minimum rate specified in the group annuity contract. The minimum interest rate may be greater for certain 403(b) or nonqualified plan arrangements. Contact Empower for further information. Past interest rates are not indicative of future rates. This product is neither a mutual fund nor a bank product. The obligations of EAIC are not insured by the FDIC or any other federal governmental agency. Empower refers to the products and services offered by Empower Annuity Insurance Company of America and its subsidiaries, including EAIC and Empower Retirement, LLC. Effective October 3, 2022, Prudential Retirement Insurance and Annuity Company was renamed Empower Annuity Insurance Company. Contract form # GA-2020-IA-0805 or state variation thereof. EAIC is compensated in connection with this product when general account investment returns exceed the interest credited on contract balances. EAIC may earn fee revenue plus the foregoing compensation if your plan has agreed to pay contract charges--which are sometimes paid with respect to plan/participant recordkeeping and distribution services. For some plans, EAIC uses a portion of its aggregate compensation to satisfy the plan's request for allowances and for payments to defray plan expenses. If EAIC's aggregate compensation from this product and from other plan investment products exceeds the costs of servicing your plan, EAIC earns a profit otherwise it incurs a loss.

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# Enrollment Form SEIU Staff 401(k) Fund

## Instructions

**Please print using blue or black ink. Note:** You should use this form if you are enrolling in the plan for the first time. Keep a copy of this form for your records and return the original to your Benefits/Human Resources Office.

### Questions?

Call 1-877-778-2100 for assistance.

Attention: Benefits/Human Resources Office - Please fax or send completed form to Empower.

## About You

Plan number

Sub plan number

7 | 6 | 4 | 6 | 1 | 8 |

| | | | | | | |

Social Security number

Daytime telephone number

| | | | - | | | | - | | | | |

| | | | - | | | | - | | | | |

area code

First name

MI

Last name

| | | | | | | | | |

|

| | | | | | | | | | | | | | | | | | | | | |

Address

| | | | | | | | | | | | | | | | | | | | | |

City

State

ZIP code

| | | | | | | | | | | | | | | | | |

| |

| | | | | | | | - | | | | |

Date of birth

Gender

Original Date Employed

| | | | | | | |

| M | F

| | | | | | | |

month

day

year

month

day

year

Marital Status

Married

Single, widowed or legally divorced

## Contribution Information

**Before-Tax Contribution Election.** I wish to contribute  % (1% to 25% in whole percentages) of my salary per pay period.

**Roth Contribution Election.** I wish to contribute  % (indicate by whole percentages) of my compensation per pay period on a Roth (post-tax) basis.

## Investment Allocation

I wish to allocate my contributions to the Plan as follows:

Your Contributions

Your Employer's Contributions

Codes

Investment Options

| | | | %

| | | | %

XV

Guaranteed Income Fund

| | | | %

| | | | %

7J

High Grade Bond / GSAM Fund

| | | | %

| | | | %

YF

Baird Core Plus Bond Fund Class Institutional

<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	HW	Vanguard Target Retirement Income Fund
<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	IX	Vanguard Target Retirement 2020 Fund
<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	HT	Vanguard Target Retirement 2025 Fund
<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	53	Vanguard Target Retirement 2030 Fund
<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	HU	Vanguard Target Retirement 2035 Fund
<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	31	Vanguard Target Retirement 2040 Fund
<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	HV	Vanguard Target Retirement 2045 Fund
<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	32	Vanguard Target Retirement 2050 Fund
<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	DI	Vanguard Target Retirement 2055 Fund
<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	6P	Parnassus Endeavor Fund Institutional Shares
<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	YH	DFA U.S. Social Core Equity 2 Portfolio
<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	7D	Dryden S&P 500 Index Fund (IS Platform)
<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	23	Calvert Equity Fund Class I
<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	BS	Mid Cap Growth / Artisan Partners Fund
<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	C3	Small Cap Value / Kennedy Capital Fund
<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	C0	Small Cap Growth II Fund (managed by Wellington)
<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	P0	Ariel International Institutional Class
<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	44	Goldman Sachs GQG Partners International Opportunities Fund Class R6
<input type="text"/> <b>1</b> <input type="text"/> <b>0</b> <input type="text"/> <b>0</b> <input type="text"/> %	<input type="text"/> <b>1</b> <input type="text"/> <b>0</b> <input type="text"/> <b>0</b> <input type="text"/> %	<b>Total</b>	

This form must be completed accurately and received by Empower before Empower receives contributions on your behalf. If a completed form is not received, Empower will invest contributions in the default investment option selected by your Plan. Upon receipt of your completed enrollment form, all future contributions will be allocated according to your investment selection. You must contact Empower to transfer any existing funds from the default investment option.

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Social Security Number \_\_\_\_\_

**Trusted Contact**

You may, but are not required to, name a trusted contact person who is intended to be a resource that could assist Prudential in the event of suspected financial exploitation. If designating a trusted contact below, please provide as much information as possible to assist Prudential in reaching the trusted contact, if needed.

First Name [ ][ ] [ ][ ][ ][ ][ ][ ][ ][ ][ ] MI [ ] Last Name [ ]

Address [ ]

City [ ] State [ ][ ] Zip code [ ][ ][ ][ ][ ][ ][ ][ ][ ] - [ ][ ][ ][ ][ ][ ][ ][ ]

Email address [ ]

Cell phone number\* [ ][ ][ ][ ] [ ][ ][ ][ ] [ ][ ][ ][ ][ ][ ][ ][ ][ ] Home phone number\* [ ][ ][ ][ ] [ ][ ][ ][ ] [ ][ ][ ][ ][ ][ ][ ][ ][ ]  
area code area code

Business phone number\* [ ][ ][ ][ ] [ ][ ][ ][ ] [ ][ ][ ][ ][ ][ ][ ][ ][ ] Relationship [ ]  
area code

\*At least one phone number is required.

By choosing to provide information about a trusted contact, you authorize Prudential and its affiliated broker-dealer, Prudential Investment Management Services LLC, to contact the trusted contact listed above and disclose information about your account to that person in the following circumstances: to address possible financial exploitation, to confirm the specifics of your current contact information, health status, or the identity of any legal guardian, executor, trustee or holder of a power of attorney, or as otherwise permitted by FINRA Rule 2165 (Financial Exploitation of Specified Adults).

Please note that if you have other accounts with Prudential Retirement, the trusted contact named above will apply to each of your accounts.

**Your Authorization**

I certify that the information above is accurate and complete. If I have chosen to contribute to the Plan, I give my employer permission to contribute a portion of my salary to the Plan according to the instructions above.

Signature **X** \_\_\_\_\_ Date [ ][ ] [ ][ ] [ ][ ]

**For Employer Use Only**

This section should be completed only if the participant has previously terminated with the employer sponsoring the plan and has been rehired.

Original date employed [ ][ ] [ ][ ] [ ][ ][ ][ ][ ]  
month day year

Date of termination [ ][ ] [ ][ ] [ ][ ][ ][ ][ ]  
month day year

Date of rehire [ ][ ] [ ][ ] [ ][ ][ ][ ][ ]  
month day year

SEIU Supplemental Retirement Savings (401k) Plan  
**ADDENDUM TO ENROLLMENT FORM**

NAME: \_\_\_\_\_  
  First Name    M.I.    Last Name

Did you contribute to a similar retirement savings plan with a prior employer in this calendar year?

[   ] No.    [   ] Yes. List the Plan Name(s) and approx. amounts below:

_____	Pre-Tax Amount Contributed YTD: _____
_____	Post-Tax Amount Contributed YTD: _____

**A Roth feature was added to the Plan mid-2022. You should be aware that you can elect to contribute up to 25% of compensation in pre-tax dollars, post-tax dollars, or a combination of both. However, the combined total pre-tax and post-tax contribution amount of the total combined before-tax and after-tax contributions to all qualified retirement plan(s) in which you participate(d) cannot exceed \$22,500 for the 2023 calendar year.**

*[Please understand we collect this data merely to ensure that the maximum qualified retirement plan dollar limits are not exceeded for the calendar year. Thank you!]*

**ATTESTATION:**

I attest that the above information is true to the best of my knowledge.

\_\_\_\_\_  
Signature    Date

**Accepted by:** SEIU Human Resources / SEIU Benefit Funds H.R. Manager / Benefit Funds Specialist:

\_\_\_\_\_  
Signature    Date



**This page is intentionally left blank.**

**Beneficiary Designation Form  
SEIU Staff 401(k) Fund**

**About You**  
(Please print using blue or black ink.)

Plan number  

7	6	4	6	1	8
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Social Security number  

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Daytime telephone number  

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*area code*

First name  

--	--	--	--	--	--	--	--	--

MI  

--

Last name  

--	--	--	--	--	--	--	--	--

Address  

--	--	--	--	--	--	--	--	--

City  

--	--	--	--	--	--	--	--	--

State  

--	--

ZIP code  

--	--	--	--	--	--

 - 

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Date of birth  

--	--	--	--	--	--

  
*month      day      year*

Marital status:      Married      Single, widowed or legally divorced

Are you still employed by the employer sponsoring the plan?      Yes      No

**Your Beneficiary Designation**  
(See "Instructions for Choosing your Beneficiary")

I designate the following as beneficiary of my account with regard to the percentage(s) I have indicated below. Please list additional beneficiaries, along with percentages they are to receive on a separate page, if needed. Indicate whether the additional beneficiary(ies) is/are primary or secondary beneficiary(ies).

**(A) Primary Beneficiary(ies)**

<b>FULL LEGAL NAME</b>	
Address	%
Social Security number	Percentage
Date of birth	Relationship to you
Telephone number	
<b>FULL LEGAL NAME</b>	
Address	%
Social Security number	Percentage
Date of Birth	Relationship to you
Telephone number	

**(B) Secondary Beneficiary(ies)**

<b>FULL LEGAL NAME</b>	
Address	%
Social Security number	Percentage
Date of birth	Relationship to you
Telephone number	
<b>FULL LEGAL NAME</b>	
Address	%
Social Security number	Percentage
Date of Birth	Relationship to you
Telephone number	

**Please use whole percentages – must total 100%**

**Please use whole percentages – must total 100%**

**Spousal Consent to Waiver of QPSA**

I am the spouse of the participant, and I understand that I am entitled to at least 50% of the account upon the participant's death. I have read an explanation of my right to receive a Qualified Pre-Retirement Survivor Annuity if the participant dies before benefit payments commence, and understand the spousal death benefit to which I am entitled under the plan. I realize the participant is waiving this spousal death benefit and I voluntarily consent to the waiver. By signing this consent, I will **not** receive the benefit that would otherwise have been payable to me upon the participant's death, and voluntarily agree to the participant's designation of the beneficiary(ies) indicated above.

X  \_\_\_\_\_ Date \_\_\_\_\_

*Spouse's signature - must be witnessed by a notary public OR authorized plan representative.*

Notary Stamp or Seal

Subscribed and sworn before me on the \_\_\_\_\_ day of \_\_\_\_\_, the year \_\_\_\_\_

State of \_\_\_\_\_, County of \_\_\_\_\_

My commission expires \_\_\_\_\_

Signature of \_\_\_\_\_ notary or \_\_\_\_\_ authorized plan representative

X  \_\_\_\_\_ Date \_\_\_\_\_

**Your Authorization and (if applicable) Waiver of QPSA**

I designate the beneficiary(ies) specified above to receive benefits under the plan upon my death. If I am married and my spouse is not the primary beneficiary for at least 50% of my account balance, I acknowledge that I have read an explanation of my spouse's right to receive a Qualified Pre-Retirement Survivor Annuity (QPSA) in the event I die prior to commencing benefits. I waive the requirement that this pre-retirement death benefit be paid in the form of a QPSA.

Signature  X  \_\_\_\_\_ Date \_\_\_\_\_

**Plan Provisions**

**For Married Members:** Before a distribution to a non-spouse beneficiary may be processed, you must waive your right to a spousal survivor annuity and your spouse must consent to the waiver. A valid waiver and spousal consent may be given only after you have been furnished with written explanations of your right to receive a Qualified Joint and Survivor Annuity (QJSA) at retirement, or a Qualified Pre-Retirement Survivor Annuity (QPSA) in the event you die before benefit payments begin.

**QPSA Rules:**

Explanation of QPSA for married participants: In the case of your death before retirement, the Plan will use no less than 50% of your vested account balance to purchase a pre-retirement survivor annuity (QPSA) from an insurance company for your spouse. If you desire a different form of payment or wish to designate a beneficiary other than your spouse, you must file a waiver of the QPSA with the Plan Administrator during the election period. Please contact the Plan Administrator concerning the available alternative forms of payment.

You may waive the QPSA by completing the Authorization on this form, and having your spouse consent to the waiver by completing the Spousal Consent section. Generally, you may waive the QPSA only during the "applicable election period." This period begins on the first day of the Plan year in which you attain age 35 and ends on the earlier of your death or the date on which your account balance commences to be paid under the Plan. Your plan may permit you to waive a QPSA prior to age 35; however, if this is the case any such election must be reaffirmed with appropriate spousal consent during the Plan Year in which you attain age 35. Please consult your plan administrator as to the terms of your plan. Your spouse's consent to the waiver of QPSA must be witnessed by either a notary or an authorized plan representative.

Continued on next page

Social Security Number \_\_\_\_\_

**DID YOU REMEMBER TO:**

- Sign the form
- Use whole numbers
- Initial any changes
- Have your spouse's signature notarized

30 Scranton Office Park  
Scranton, PA 18507-1789

## Instructions for Choosing Your Beneficiary

**Please print using blue or black ink.** Please print using blue or black ink. Keep a copy for your records and send the original form to the address above or fax it to 1-866-439-8602.

### Plan Provisions

If you die before you begin to receive benefits and the above-described waiver of the QPSA and the spousal consent have not been completed, the plan must:

1. Automatically pay a spousal death benefit consisting of at least 50% of your account balance to your surviving spouse (if any) as beneficiary,
2. Unless your spouse elects otherwise after your death, pay that death benefit in the form of an annuity. This annuity form of payment would provide your spouse with a series of monthly payments over his or her life. The amount of each payment would depend on your account balance and your spouse's age at the time of your death.

### General Provisions

- A The terms of the plan govern the payment of any benefit.
- B Primary beneficiary(ies). If more than one person is named and no percentages are indicated, payment will be made in equal shares to the Primary beneficiary(ies) who is living at the time the benefit first becomes payable. If a percentage is indicated and a Primary beneficiary(ies) is not alive at the time the benefit first becomes payable, the percentage of that beneficiary's designated share will be divided equally among the surviving Primary beneficiary(ies).
- C If there is no Primary beneficiary(ies) living at the time of the participant's death, any benefit that becomes payable will be distributed to the surviving Secondary beneficiary(ies) listed, if applicable.
- D Payment to Secondary beneficiary(ies) will be made according to the rules of succession described under Primary beneficiary(ies) in provision B above. If no designated beneficiary(ies) is alive when payment is otherwise payable, payment will be made in accordance with the plan.
- E If a Trust is named as beneficiary, any payment to the Trust will be made as if the Trustee is acting in such fiduciary capacity until written notice to the contrary is received.

### Examples of Beneficiary Designations

If you feel that none of the examples below fit the type of beneficiary designation you want, please send a detailed description of what you propose to Empower.

Use the term:

1. **"My Living Children"** if you want all your children (born or adopted of any marriage) living at the time of payment to equally share the benefit. This will also include all such children born or adopted after you completed the form. Do not include the names of your children if you use this term.
2. **"My Living Trust"** if you want to designate your Living Trust. You must also give the name(s) of the Trustee(s), name(s) of the successor Trustee(s) (Trustee and Successor Trustee cannot be the participant), the date of the Trust Agreement and the address if a bank or trust company is the Trustee.
3. **"My Testamentary Trust"** if you want to designate the Trust in your Last Will and Testament. Do not name your Trustee.
4. **"My Estate"** if you want the benefit to be paid to your estate.
5. **"(Name), Per Stirpes"** if you want the payment(s) to be paid up to and including the second generation of descendants. For example, if a beneficiary in such class is not living when a payment is due, such payment will be made in equal shares to any living sons and daughters (born or adopted of any marriage), of such beneficiary. If there are no living sons and daughters of such beneficiary when a payment is due, payment will be made to the estate of the last to die of the participant or such beneficiary. An example of a correct designation would be Jane Doe, Per Stirpes.

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**Instructions**

- Complete this form in its entirety.
- Gather the appropriate documentation as requested in the 'Required Information' section of this form.
- Mail or fax this completed form and documentation as instructed below.
- Contact your previous recordkeeper or plan sponsor to initiate a disbursement from your previous account to Empower.

**Form and  
Check  
Direction**

You should use this form if you want to roll over eligible money to your current account with Empower. You should contact your current plan administrator to confirm acceptance. **Please complete using blue or black ink.**

Keep a copy of this form for your records and bring the original to your benefits/human resources office. This form must be signed by the current plan administrator or an authorized plan representative. The benefits/human resources office will be responsible for submitting the form to Empower. All checks, whether sent by you or your prior employer's plan, should be payable to 'Prudential for the benefit of (participant's name)' and should also include the last 4 digits of the individuals social security number. **Any check should be mailed to:**

**Empower**  
30 Scranton Office Park  
Scranton PA 18507-1789

**For Assistance**  
Call 1-877-778-2100  
Say "consolidate"

**Note:** Receipt of the completed form is required within 30 days of the receipt of check. Failure to send us the completed form may cause the check to be returned.

**About  
You**

To ensure proper and timely processing, please complete all fields below.

Plan number	Sub plan number (if applicable)	
<input type="text" value="7"/> <input type="text" value="6"/> <input type="text" value="4"/> <input type="text" value="6"/> <input type="text" value="1"/> <input type="text" value="8"/>	<input type="text"/>	
Social Security number	Daytime telephone number	
<input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
	<small>area code</small>	
First name	MI	Last name
<input type="text"/>	<input type="text"/>	<input type="text"/>
Address		
<input type="text"/>		
City	State	Zip code
<input type="text"/>	<input type="text"/>	<input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/>
Date of birth	Gender	Original Date Employed
<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> M <input type="text"/> F	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
<small>month    day    year</small>		<small>month    day    year</small>

**Prior Retirement Plan Provider and Plan Information**

To ensure proper and timely processing, please complete all fields below. You must include a copy of a statement from your prior retirement plan provider.

Prior retirement plan provider name

Prior plan account number

Prior retirement plan provider address

City  State  Zip code  -

Prior retirement plan provider daytime telephone number  
 -  -

*area code*

Previous retirement plan name

What type of plan are you rolling/transferring **FROM?**

401(k)	401(a)	403(a)
403(b)	IRA	Governmental 457(b)
Simplified Employee Pension (SEP) Plan		

Please liquidate and rollover/transfer:  
 Total Account Value **OR** \$ , .00

**Rollover Allocation Information**

If you **are enrolled** in the Plan and you have not made a rollover investment election by the time your rollover is processed, your rollover contribution will be invested in the same allocation as your employee contributions, **otherwise** it will be invested according to your current allocation. If you **are not enrolled** in the Plan, your rollover contribution will be invested in the default investment option selected by your Plan.

Any Roth dollars will be invested in the same allocation as your Roth contributions (if applicable).

If you wish to change your investment elections or transfer funds (if allowed under your plan), you can do so by calling the toll-free at the number on the first page or go online at [www.prudential.com/online/retirement](http://www.prudential.com/online/retirement).

**Required Information**

In order for your rollover to be approved, please be sure to submit proof to ensure the assets are acceptable and the plan satisfies the Code Sections indicated.

You will be required to provide the following documentation from the distributing retirement plan or IRA.

- A copy of a statement from the distributing plan or carrier that includes the plan name and identifies the type of plan (i.e., 401(a), 401(k) etc.),

**OR**

- A letter from the distributing plan or plan representative stating the plan is qualified under the applicable section of the Internal Revenue Code, or a copy of the plan's most recent determination letter or opinion letter.

**Minimum Distribution Information**

I understand that if I am required minimum distribution age or older, the distributing provider is required to process the Required Minimum Distribution before these funds are rolled over to Empower. I further understand that I need to direct the prior provider to distribute my Required Minimum Distribution prior to processing this rollover.

**Disclosures**

If your transaction includes **after-tax dollars and/or Roth contributions**, your current provider or custodian needs to provide the amount of the **after-tax dollars and/or Roth contributions** along with the check, otherwise the entire amount will be applied as before-tax. Not all plans accept rollovers/transfers of **after-tax and/or Roth**. \*For Roth rollover contributions, a letter from the prior plan's administrator that provides (1) the amount of Roth contributions (basis) being rolled over, and (2) your "Roth Start Date."

The law requires that any withdrawals made of after tax monies from a retirement plan must have a proportionate amount of earnings attached to them. This means that if you happen to have after tax contributions that were made to your account in 1986 or before, you can take a withdrawal at a future date of just the principal amount and you will not be required to include earnings. Any after tax contributions made after that date you will be required to take a proportionate amount of earnings. Your prior record keeper should have been tracking your pre-1987 and post-1986 after tax contributions.

Please note: If Prudential does not receive the breakdown of your pre-1987 and post 1986 after tax contributions, the monies will be deposited as post 1986 after tax monies and will have a proportionate amount of earnings attached to them for any future withdrawals until such time as you provide documentation to prove otherwise. If Prudential does not receive your Roth start date or year, we will default it to current day.

**Your Authorization**

I, the Plan participant, certify that all information on this form is accurate. I also certify that this transaction was distributed from a plan intended to satisfy the requirements of I.R.C. § 401(a), 403(a), 403(b), 457 (governmental only), or an IRA established pursuant to IRC § 408 and, which to the best of my knowledge, does satisfy them.

I additionally certify that this distribution can be rolled over into my account with Empower because it:

- 1) is not one of a series of substantially equal periodic payments (not less frequently than annually) distributed over my life or life expectancy (or the joint lives [or joint life expectancies] of me and my beneficiary) or over a period equal to or greater than 10 years,
- 2) was received by me not more than 60 days before the date of the rollover to the Plan,
- 3) would be includible in gross income if not rolled over in its entirety, unless after-tax or Roth contributions, which have been previously taxed.
- 4) does not represent a Required Minimum Distribution, a hardship distribution, or a corrective distribution (for example: corrections of elective deferrals or elective contributions, etc.), and
- 5) was distributed to me as an employee (not as a beneficiary) or as a surviving spouse.

**X**

*Date*

*Participant's/Account Owner's signature*



**Your  
Plan  
Authorization**

I, the Plan Administrator, conclude this contribution is a valid rollover contribution the source of which is a plan intended to satisfy the requirements of I.R.C. § 401(a), 403(a), 403(b), 457 (governmental only), or an IRA established pursuant to IRC § 408 and, which to the best of my knowledge, does satisfy them.

I have received notification from the administrator of the distributing plan or funding agency stating that:

- 1) the plan has received a favorable determination letter;
- 2) the plan or IRA satisfies Code Sections above; OR
- 3) the plan or IRA is intended to satisfy Code Sections above and that the administrator is not aware of any provision or operation that would result in its disqualification.

**X**

Date

\_\_\_\_\_  
*Plan Administrator's or Authorized Plan Representative's signature*

This completed form should be mailed to the following address or faxed to 1-866-439-8602.

**Empower**  
30 Scranton Office Park  
Scranton PA 18507-1789