



Prudential

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WITH TODAY'S RETIREMENT PLANNING CHALLENGES, WHAT DO YOU WANT FROM YOUR RETIREMENT PLAN?

Potential for growth...downside income protection...access to your assets...flexibility to adjust contributions. All are important considerations in addressing your retirement planning needs. But, what do you want most?

Research tells us that nine out of ten participants in defined contribution retirement plans seek guaranteed income that they cannot outlive.¹ Taking a more targeted look at those close to retirement reveals that they value guaranteed income more than investment gains.²

Today, Lucite International, Inc. Personal Retirement Plan offers you Prudential IncomeFlex Target®, a retirement planning innovation with:

- Guaranteed lifetime income³
- Sustained potential for growth
- Downside market protection for retirement income
- Flexible access to your market value⁴

IncomeFlex Target is offered by Prudential Retirement Insurance and Annuity Company.

To learn more, visit www.prudential.com/online/retirement for a copy of the Prudential IncomeFlex Target® Important Considerations and for access to additional resources. Or call toll free at 1-877-778-2100 to speak with a Prudential Retirement representative.

Prudential IncomeFlex Target Funds are separate accounts under group variable annuity contracts issued by **Prudential Retirement Insurance and Annuity Company (PRIAC)**, Hartford, CT. PRIAC does not guarantee the investment performance or return on contributions to those separate accounts. You should consider the objectives, risks, charges, and expenses of the Funds and guarantee features before purchasing this product. Like all variable investments, these funds may lose value. Availability and terms may vary by jurisdiction; subject to regulatory approvals. Annuity contracts contain exclusions, limitations, reductions of benefits and terms for keeping them in force. Contract form # GA-2020-TGWB4-0805 or state variation thereof.

⁶ Before electing the Spousal Benefit (if available) on behalf of any beneficiary not recognized as your spouse under Federal law (for example, a same gender domestic partner, civil union partner or spouse), be aware that provisions of the Plan or Internal Revenue Code might prevent, limit or otherwise affect the ability of the beneficiary to receive the Spousal Benefit.

For this and other information, please visit the Online Retirement Center or call 1-877-778-2100 for a copy of the Prudential IncomeFlex Target® Important Considerations before investing.

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0228434-00002-00
Unregistered and Registered Offerings

RSBR794
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¹ 2010 Greenwald Survey ACLI.

² Corporate Executive Board, "A Window on the Future: The Trends that will Define the Industry in 2010."

³ Guarantees are based on the claims-paying ability of **Prudential Retirement Insurance and Annuity Company (PRIAC)**, Hartford, CT, and are subject to certain limitations, terms, and conditions.

⁴ Withdrawals or transfers (other than transfers between IncomeFlex Target Funds) proportionately reduce guaranteed values prior to Locking-In. After Lock-In, withdrawals in excess of the Lifetime Annual Withdrawal Amount will reduce future guaranteed withdrawals proportionately and may even eliminate them entirely.

Prudential IncomeFlex Target®

RETIREMENT INCOME YOU CANNOT OUTLIVE



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 **Prudential**
Bring Your Challenges®

How IncomeFlex Target Works

IncomeFlex Target helps you accumulate assets and convert them into guaranteed income. To do this, it tracks two key values—**Market Value** and **Income Base**.

Your **Market Value** is a daily value that is not guaranteed and fluctuates based on fund performance. If permitted by the terms of your retirement plan, the **Market Value** can be passed on to your beneficiaries as a death benefit.

Your **Income Base** is used to calculate guaranteed values and is set when your guarantee is activated. Like **Market Value**, your **Income Base** also increases with contributions.

In addition, on each birthday, your **Income Base** increases to reflect any gains from fund performance. If declining markets result in negative performance, the **Income Base** is protected.

On the day you decide to Lock-In your guaranteed benefit, your **Market Value** and **Income Base** are compared (both as of the previous business day). If the **Market Value** is higher, the **Income Base** automatically adjusts upwards to match.

Your **Income Base** is used to determine your lifetime annual withdrawal amount. Prudential Retirement guarantees that you can withdraw this amount each year for the rest of your life. Unlike your **Market Value**, which is available for withdrawals permitted by your plan, the amount reflected as your **Income Base** is never available as a withdrawal.

Even if either declining market performance or your annual guaranteed withdrawals reduce your **Market Value** to zero dollars, Prudential Retirement will continue to pay your lifetime annual withdrawal amount for as long as you live (and your spouse, if elected).

Additional Information about IncomeFlex Target

What are the underlying investments for IncomeFlex Target?

Today's financial markets can be volatile. That's why the consistent diversification of an asset allocation fund or program can be a great option when you are considering the benefits of guaranteed retirement income.⁵ Please refer to the **Prudential IncomeFlex Target® Important Considerations** and the Fund Fact Sheet for more detailed information.

How much guaranteed income can I withdraw each year?

This amount—called the lifetime annual withdrawal amount—is a percentage of your Income Base that is determined when you “Lock-In” (see chart).

Age at “Lock-In”	Benefit for You	Benefit for You & Spouse*
55-64	4.25%	3.75%
65-69	5.00%	4.50%
70+	5.75%	5.25%

How much does IncomeFlex Target cost?

In addition to asset allocation management fees, activating the IncomeFlex Target guarantee also triggers an annual 1.00 percent guarantee fee. This fee will reduce the fund's investment return and is reflected in the Market Value on a daily basis.

When does this fee take effect?

The fee is not applied until your guarantee is activated.

Can I change my mind and cancel the IncomeFlex guarantee?

Yes. You can cancel IncomeFlex Target at any time, with no fees or charges. Guarantee fees already paid are non-refundable.

Is there a way to provide guaranteed income to my spouse?

Yes, if married, you can elect the spousal benefit. This allows for your surviving spouse to continue receiving guaranteed income for the remainder of his or her life.⁶

When can I “Lock-In”?

You can Lock-In anytime after you turn 55, provided your Income Base generates a lifetime annual withdrawal amount of \$250 or more.

What happens if I withdraw more than my lifetime annual withdrawal amount?

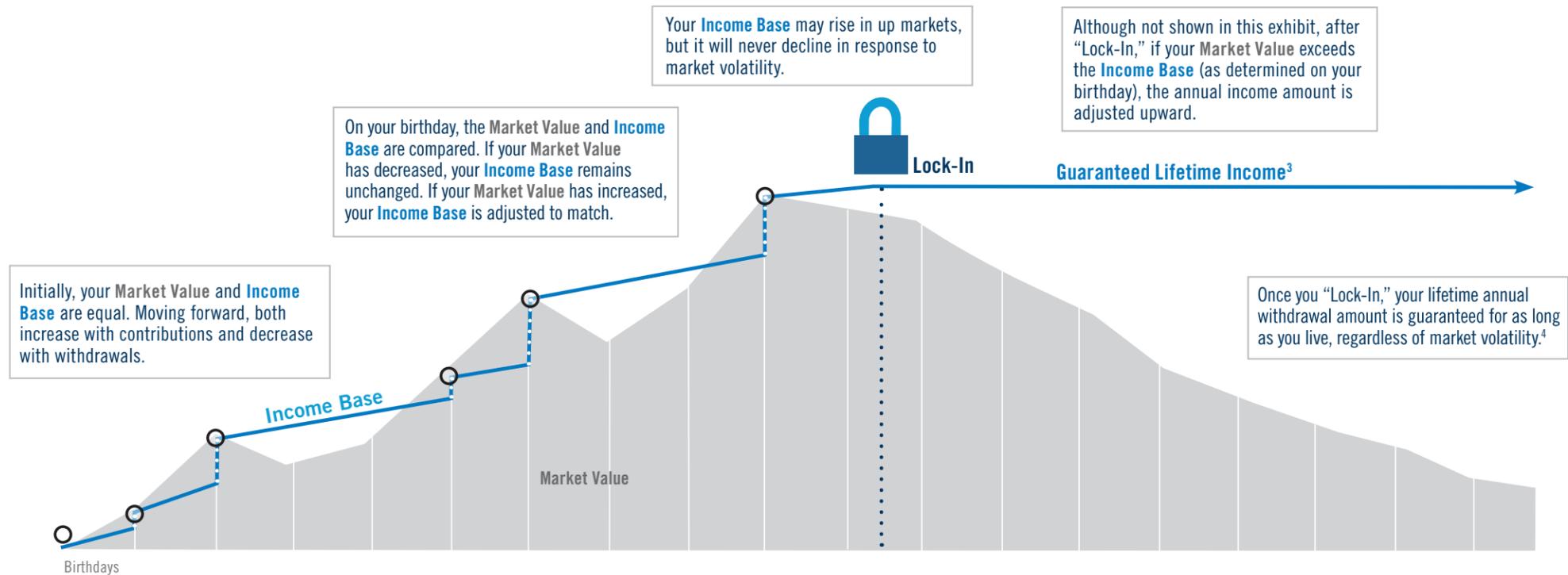
IncomeFlex is flexible. **But, excess withdrawals will reduce your lifetime annual withdrawal amounts in subsequent years.** Note: If your Market Value falls to zero due to excess withdrawals, your IncomeFlex guarantees will expire and you will no longer receive lifetime annual withdrawals.

What happens to my IncomeFlex Target guarantee if I leave the Plan?

If you choose to leave the Plan, you may be able to transfer or roll over your IncomeFlex Guarantees into an individual retirement account that invests in a variable annuity contract available through Prudential Retirement. **This contract may have substantially different fees, investments, and provisions affecting the guarantees. You should read the materials concerning such a contract carefully, including its prospectus, and consider the benefits and differences between it and IncomeFlex Target as offered through your Plan.** If you roll any portion of your IncomeFlex Market Value into anything other than a specific Prudential-issued variable annuity, all Prudential IncomeFlex guarantees will immediately cease.

Market Gains with Downside Income Protection

Guaranteed Income for Life



The hypothetical example above is for illustration purposes only. It does not reflect an actual experience with the product, an actual account value or the performance of any investment.



⁵ Application of asset allocation and diversification concepts does not assure a profit or protect against loss in a declining market. It is possible to lose money by investing in securities.