

TEAMSTERS-NATIONAL 401(k) SAVINGS PLAN Sharing the work, sharing the rewards.

Dear Teamsters-National 401(k) Savings Plan Participant,

As a participant in the Teamsters-National 401(k) Savings Plan, you know that actively planning for retirement is an important step. That's why the Board of Trustees is committed to providing you with the resources you need to help take control of your future.

We are happy to report that the Teamsters-National 401(k) Savings Plan has successfully completed the transition to Prudential Retirement[®]. We worked with retirement specialists from Prudential Retirement to arrange the successful conversion of your account balance from MassMutual Retirement Services.

Effective immediately, you now have access to the following tools and resources:

- Plan website (www.prudential.com/teamsters401kplan)—Prudential has developed a custom website for your Teamsters-National 401(k) Savings Plan. Here you will find important information and the latest updates about the transition to Prudential, including investment option information, as well as access to:
 - Online Retirement Center—From this secure website, you can access your retirement program information, including account balances, research your investment options and perform transactions. Prudential Retirement's Online Retirement Center can also be accessed directly at www.prudential.com/online/retirement.
 - Online retirement education—With Prudential Retirement's Education and Planning (PREP) website you have access to a wide array of articles, courses, and tools to help you grow and protect your wealth. You can also access the website directly at <u>www.prudential.com/prep</u>.
- Toll-free automated telephone service—You can also take advantage of Prudential Retirement's tollfree phone service by calling 1-877-778-2100. You can obtain account information or perform transactions through your telephone by voice commands.

For your account security

In order to use the Online Retirement Center or the telephone service, you will first need to register your account and create a password (online) or Personal Identification Number (PIN – for the phone).

To establish your online password: Go to <u>www.prudential.com/online/retirement</u>. Select the "Register now" link and follow the instructions. This will allow you to create a User ID and password for use on the website. Your password must be between 8 and 20 characters and contain both letters and numbers.

To establish your PIN on the phone: Call 1-877-778-2100. When asked for your account number, enter your Social Security number. Follow the prompts to create a new PIN. You will be asked to validate your Social Security number, date of birth and zip code to create a PIN. Your PIN must be between 6 – 10 numbers.

Questions

If you have any questions regarding these changes or would like additional information, Retirement Account Representatives are available to assist you by calling Prudential Retirement's, Monday through Friday from 8:00 a.m. to 9:00 p.m. Eastern Time, at **1-877-778-2100**. Be sure to have your Personal Identification Number (PIN) available when you call.

Prudential Retirement's group annuity contracts are issued by Prudential Retirement Insurance and Annuity Company (PRIAC), Hartford, CT, a Prudential Financial company.

Securities products and services are offered by Prudential Investment Management Services LLC (PIMS), Three Gateway Center, 14th Floor, Newark, NJ 07102-4077. PIMS is a Prudential Financial company.

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