LANCASTER COUNTY BOARD OF COMMISSIONERS
STAFF MEETING
THURSDAY, SEPTEMBER 24, 2020
COUNTY CITY BUILDING
ROOM 112 - CITY COUNTY CHAMBERS
8:30 A.M.

Location Announcement of the Nebraska Open Meetings Act: A copy of the Nebraska Open Meetings Act is located on the wall at the back of the room

AGENDA ITEM

1. **APPROVAL OF STAFF MEETING MINUTES FOR SEPTEMBER 17, 2020**

   Documents:

   Staff Meeting Minutes 9.1720.pdf

2. **8:30 A.M. - SECOND QUARTER 2020 INVESTMENT REVIEW OF 401(a) AND 457(b) PLANS**

   Julie Klassen, Prudential Vice President, Key Accounts; Robb D. Craddock, Prudential Vice President, Investment Strategy; and Frank Picarelli, Segal Marco, Senior Vice President

   Documents:

   ITEM 2__REPORT_ Lancaster County Nebraska 401a and 457 Plans. ended 6_30_20.PDF
   ITEM 2__Lancaster County_IRPS.2q20.FINALx.pdf

3. **9:30 A.M. - DISTRICT ENERGY CORPORATION ("DEC") CUSTOMER DEBT OBLIGATIONS**

   Jason Fortik, Lincoln Energy System ("LES") Vice President of Power Supply and DEC Administrator; Emily Koenig, LES Director of Finance & Rate and DEC CFO; Dan Dixon, LES Supervisor, Interlocal Projects and DEC Project Manager; DEC General Counsel, Blake Austin Law Firm; DEC Bond Counsel, Kutak Rock, LLP

   Documents:

ITEM 3__DEC Customer Meetings September 2020.pdf

4. **10:00 A.M. - EXECUTIVE SESSION (PENDING AND POTENTIAL LITIGATION)**
   Dan Zieg and Eric Synowicki, Deputies County Attorney

5. **10:15 A.M. - BREAK**

6. **10:30 A.M. - WEEKLY H.R. PAYROLL SYSTEM TRANSITION UPDATE**
   Kevin Nelson, Accounting Operations Manager, Clerk's Office

7. **10:45 A.M. - ROAD FRONTAGE AGREEMENT BETWEEN H. GALE WILLIAMS AND TRACY GARCIA AND LANCASTER COUNTY, PARCEL ID #1626200006000, A 9.9 ACRE LOT IN CHENEY (LOT 2 I.T. SEC. 29-9-7)**
   Pamela Dingman, County Engineer, and Alex Olson, Right-of-Way Manager

   Documents:

   ITEM 7__Tracy Garcia Agreement (Pam signed).pdf

8. **11:00 A.M. - COVID-19 UPDATE AND RESPONSE**

9. **ACTION ITEM**

   A. **Recommendation by the Purchasing Agent and Mental Health Crisis Center to award a contract for Pharmacy Supply and Services, Bid 20-200 to Pharmerica and Genoa Healthcare. The total estimated combined expenditure for both companies is $100, 000 over the four-year contract term.**

   Documents:

   Action Item A_Supplier Response (Genoa Healthcare, LLC) (2).pdf
   Action Item A__Supplier Response (PharMerica) (3).pdf

10. **CHIEF ADMINISTRATIVE OFFICER REPORT**

    A. **Application Process for Appointment of County Liaison to the Library Board of Trustees for Lincoln City Libraries**

    Documents:

    CAO__A__Library Board Liaison Appointment.pdf

11. **DISCUSSION OF BOARD MEMBER MEETINGS ATTENDED**

    A. **Lancaster County Fairgrounds Joint Public Agency (JPA) Meeting and Budget Hearing**
       Thursday, September 17, 2020
       Amundson / Vest

    B. **New Americans Task Force**

Friday, September 18, 2020
Yoakum

C. **Mutual Aid Meeting**
Monday, September 21, 2020
Amundson / Schorr

12. SCHEDULE OF BOARD MEMBER MEETINGS

A. **Emergency Medical Services Oversight Authority Board Meeting**
Monday, September 28, 2020 @ 8:00 a.m.
Flowerday

13. EMERGENCY ITEMS

14. ADJOURNMENT

STAFF MEETING MINUTES
LANCASTER COUNTY BOARD OF COMMISSIONERS
THURSDAY, SEPTEMBER 17, 2020
COUNTY-CITY BUILDING
ROOM 112 – CITY/COUNTY CHAMBERS
8:30 A.M.

Commissioners Present: Sean Flowerday, Chair; Rick Vest, Vice Chair; Roma Amundson, Deb Schorr and Christa Yoakum

Others Present: Dave Derbin, Chief Administrative Officer; Ann Ames, Deputy Chief Administrative Officer; Dan Nolte, County Clerk; and Leslie Brestel, County Clerk's Office

Advance public notice of the Board of Commissioners Staff Meeting was posted on the County-City Building bulletin board and the Lancaster County, Nebraska web site and provided to the media on September 16, 2020.

The Chair noted the location of the Open Meetings Act and opened the meeting at 8:33 a.m.

AGENDA ITEM

1. APPROVAL OF STAFF MEETING MINUTES FOR SEPTEMBER 10, 2020

MOTION: Yoakum moved and Amundson seconded approval of the September 10, 2020 Staff Meeting minutes. Amundson, Schorr, Yoakum, Vest and Flowerday voted yes. Motion carried 5-0.

2. WEEKLY H.R. PAYROLL SYSTEM TRANSITION UPDATE – Kevin Nelson, Accounting Operations Manager, Clerks Office

Nelson reported the current paycheck will be the last processed through the Tesseract payroll system. Future paychecks will be processed through Oracle HCM.

The new Human Resources (HR) module will allow employees to update information and data themselves, such as address and tax withholdings. Additionally, the system will allow for compliance with state income tax revenue laws, and consistent deduction dates for dental and vision plans, garnishments and child support orders. He noted, while the total monthly amounts due to, or paid by employees would not change, it could influence some employees' biweekly paychecks.

Nelson inquired how these updates should be communicated to employees. It was the consensus of the Board for emails pertaining to the payroll system update to come from the Board. Schorr requested Nelson draft two separate emails, one informing employees they can update their own data and a second to employees affected by the improvements in fiscal compliance. Derbin requested the completed drafts be sent to both he and Ames.

Nelson stated the Time and Labor module has been live for five weeks and that there are issues with calculating overtime. He said the consultant, City Attorney's Office, County Attorney's Office, Human Resources, City Payroll Department and himself reviewed the various leave types to determine if they are included under FLSA when calculating overtime. It was decided at that meeting that legal holiday hours should not count towards the 40-hour work week and Oracle was programmed accordingly. It was noted that this practice has not been applied consistently across the County.

Derbin stated he will assist with contacting the County Attorney's Office and HR for future discussion.

Nelson noted one department issued a mandate that TimeClock Plus is not to be used from personal devices. Dennis Meyer, Budget and Fiscal Officer, added Information Services (IS) charges departments a fee per device that accesses the County network, and departments may be concerned about IS costs associated with employee personal devices. Nelson said problems can occur with paychecks due to lack of transparency for hours worked. Additionally, all non-exempt employees should be using TimeClock Plus except for the Corrections Department and Sheriff's Office.

Nelson reported one department has been providing taxable fringe benefits, such as county vehicle usage, to employees. This information has not been provided to the centralized payroll team for the past two pay periods, but he is hoping to resolve this soon. He noted there are exceptions in the federal tax law for emergency management and law enforcement.

Lastly, Nelson said he is having communication difficulties with one department and his offers of assistance have not been answered. There was consensus that someone from the Board will follow up on this situation.

Amundson stated she felt the new payroll system is eliminating inconsistent payroll issues and will lead to better practices.

3. INSURANCE RENEWALS – Sue Eckley, Risk Manager; Kari Wiegert, Risk Management Specialist; and Tom Champoux, President, Risk Consultant, UNICO

Eckley and Champoux reviewed the renewal rates (see agenda packet).

Champoux noted the inland marine coverage increased due to the transfer of misclassified vehicles from the auto schedule.

Regarding the Sheriff's Office autos, Champoux said the insurance is for the physical damage only, and no claims were filed this year. The liability claims fall under the General liability policy.

The Workers' Compensation is a two-year policy and the Boiler/Machinery coverage is a three-

year policy; therefore, those premiums remained unchanged.

Champoux reported the cyber liability premium increased and, as presented, the coverage increased from $2,000,000 to $3,000,000 as the $2,000,000 option was not offered. An option for $5,000,000 is available for a premium of $42,861. Eckley said she is comfortable with a $3,000,000 limit.

When asked about two rental equipment claims totaling $65,000, Champoux stated those claims were paid through the auto insurance line.

Champoux reviewed the carrier ratings (see agenda packet, page 4).

Regarding future rates, Champoux said if multiple years of rates can be locked in, he will do so; however, it is not possible in all areas. Additionally, he does not expect the property market to improve in the next year.

Schorr requested a visual aid of how the overall premium has changed over the past 20 years.

Derbin noted the insurance documents will be on a future Tuesday agenda.

4. MAIL-IN VOTING TIMELINES – David Shively, Election Commissioner

Flowerday distributed a postcard from the United States Postal Service (USPS) with mail-in ballot recommendations (Exhibit 1). Shively confirmed his office would be able to meet the timeframes as printed on the mailing. He said to date approximately 60,000 voters have requested mail-in ballots, and he expects the requests to increase.

Shively stated there are 200 polling positions to fill. Also, the additional ballot boxes have arrived and are waiting to be decaled before being distributed to the various libraries.

5. EXECUTIVE SESSION (PENDING LITIGATION) – Jenifer Holloway and Dan Zieg, Deputy County Attorneys

MOTION: Schorr moved and Amundson seconded to enter Executive Session at 9:27 a.m. for the purpose of pending litigation, and to protect the public interest.

The Chair said it has been moved and seconded that the Board enter Executive Session.

ROLL CALL: Amundson, Schorr, Yoakum, Vest and Flowerday voted yes. Motion carried 5-0.

The Chair restated the purpose for the Board entering Executive Session.

MOTION: Schorr moved and Amundson seconded to exit Executive Session at 9:39 a.m. Amundson, Schorr, Yoakum, Vest and Flowerday voted yes. Motion carried 5-0.

6. COVID-19 UPDATE AND RESPONSE

Flowerday reported Pat Lopez, Lincoln-Lancaster County Health Director, will email each Commissioner an update.

Amundson said she received a phone call from a constituent regarding the mask mandate.

7. DEPUTY CHIEF ADMINISTRATIVE OFFICER REPORT

A. Lancaster County 2020 Priorities

No updates were given.

B. Enterprise Emails

It was the consensus of the Board to send a memo to Information Services (IS) stating all Enterprise email communications need to be vetted by the Board before being sent.

8. DISCUSSION OF BOARD MEMBER MEETINGS ATTENDED

A. Parks & Recreation Advisory Board Meeting – Vest

Vest did not attend the meeting.

B. Realtors Association Government Affairs Committee – Amundson / Schorr

Amundson reported there were discussions on affordable housing and workforce development, a dinner fundraiser to honor fallen law enforcement officers, registry and licensure requirements for home inspections, and the Assessor/Register of Deed's Office video inspections of properties due to COVID. Schorr added there was discussion on the Realtors Association providing funding to political candidates but not endorsements.`

Regarding a Railroad Transportation Safety District (RTSD) project at a crossing at 84th and Old Cheney, Schorr said the RTSD is working to increase safety measures, however, they may not be in place before trains resume using the tracks.

C. Region V Behavioral Health Advisory Committee Meeting – Yoakum

No meeting was held.

D. Region V Behavioral Health Governing Board Meeting – Yoakum

No meeting was held.

E. LIBA Elected Officials Forum – Schorr / Vest

Schorr and Vest stated the directed health measures and the impact on small businesses was discussed.

The Board will discuss future meeting attendance in 2021.

F. Visitors Promotion Advisory Committee – Amundson

No meeting was held.

OTHER MEETINGS

Yoakum reported the New Americans Task Force is applying for a Gateways for Growth grant to be used to align integration planning with a strategic plan.

9. SCHEDULE OF BOARD MEMBER MEETINGS

Informational only.

10. EMERGENCY ITEMS

There were no emergency items.

11. ADJOURNMENT

MOTION: Schorr moved and Vest seconded to adjourn at 10:02 a.m. Amundson, Schorr, Yoakum, Vest and Flowerday voted yes. Motion carried 5-0.

Dan Nolte
Lancaster County Clerk

EXHIBIT

tabbies

Dear Postal Customer,

If you vote by mail, we're committed to providing you a secure, effective way to deliver your ballot. Use this checklist to prepare:

- ☐ Start today. Give yourself and your election officials ample time to complete the process.
- ☐ Rules and dates vary by state, so contact your election board to confirm. Find links at **usps.com/votinginfo**.
- ☐ Request your mail-in ballot (often called "absentee" ballot) at least 15 days before Election Day.
- ☐ Once received, follow the instructions. Add postage to the return envelope if needed.
- ☐ We recommend you mail your ballot at least 7 days before Election Day.

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Segal Marco Advisors

Lancaster County Nebraska

ANALYSIS OF INVESTMENT PERFORMANCE

401(a) & 457 Plans

June 2020

Francis Picarelli
Senior Vice President

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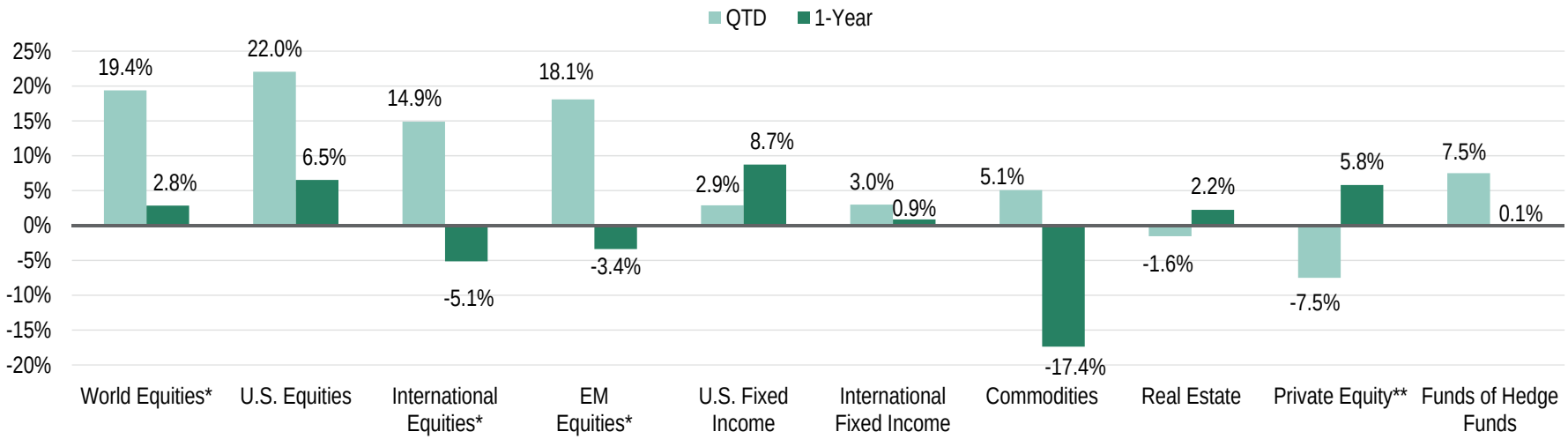
Financial Market Conditions

Q2 2020 In Review

Summary of Investment Returns



Quarterly Synopsis

- World equity markets surged in Q2. A number of global economies emerged from COVID-19 lockdown, boosting stocks.
- U.S. equity was positive. Economic activity returned, as did investor optimism, after the initial virus-related lockdown.
- International equities also rose. Much of the virus outbreak in the Eurozone was contained and countries reopened.
- Emerging market equity gained. China's post-outbreak resurgence powered EM equities, though other EM countries still struggled.
- U.S. fixed income was positive, but lagged stocks. While Federal Reserve support bolstered bonds, investors favored riskier assets in the quarter.
- Non-U.S. fixed income also rose. A weaker USD helped unhedged non-US debt.
- Hedge funds gained, with equity hedge strategies notching the highest return among sub-strategies.

* Net Dividends Reinvested
** Performance as of Q1 2020 because Q2 2020 performance data is not yet available.
Sources: Investment Metrics, Thomson One, FactSet

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Q2 2020 Index Returns

Asset Class	Indices	QTD	YTD	1-Year	3-Year	5-Year	10-Year
World Equity	MSCI World[1]	19.36	-5.77	2.84	6.70	6.90	9.95
U.S. Equity	Russell 3000	22.03	-3.48	6.53	10.04	10.03	13.72
Non-U.S. Equity	MSCI EAFE[1]	14.88	-11.34	-5.13	0.81	2.05	5.73
Emerging Market Equity	MSCI EM[1]	18.08	-9.78	-3.39	1.90	2.86	3.27
U.S. Fixed Income	Bloomberg Barclays U.S. Aggregate	2.90	6.14	8.74	5.32	4.30	3.82
Non-U.S. Fixed Income	FTSE[2] Non-U.S. WGBI (Unhedged)	2.98	1.04	0.86	2.87	3.32	1.81
Commodities	Bloomberg Commodity Index	5.08	-19.40	-17.38	-6.14	-7.69	-5.82
Real Estate	NFI-ODCE[3]	-1.55	-0.59	2.23	5.66	7.31	10.80
Private Equity	Thomson Reuters US Private Equity[4]	-7.50	-7.50	5.80	13.50	12.20	14.60
Hedge Funds	HFRI Fund of Funds Composite	7.48	-1.97	0.09	2.12	1.41	2.75

[1] Net Dividends Reinvested
[2] Formerly Citigroup Non-U.S. WGBI. Citigroup's fixed income indices were purchased by London Stock Exchange Group (LSEG) and were all rebranded to FTSE by July 31, 2018. FTSE Russell is a unit of LSEG's Information Services Division and a wholly owned subsidiary of LSEG.
[3] NCREIF Fund Index (NFI) – Open End Diversified Core Equity (ODCE)
[4] Performance as of Q1 2020 because Q2 2020 performance data is not yet available.
Sources: Investment Metrics, Thomson One, FactSet

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Q2 2020 Index Returns

Equity Indices	QTD	YTD	1-Year	3-Year	5-Year	10-Year
S&P 500®	20.54	-3.08	7.51	10.73	10.73	13.99
Russell 1000	21.82	-2.81	7.48	10.64	10.47	13.97
Russell 1000 Growth	27.84	9.81	23.28	18.99	15.89	17.23
Russell 1000 Value	14.29	-16.26	-8.84	1.82	4.64	10.41
Russell 2000	25.42	-12.98	-6.63	2.01	4.29	10.50
Russell 2000 Growth	30.58	-3.06	3.48	7.86	6.86	12.92
Russell 2000 Value	18.91	-23.50	-17.48	-4.35	1.26	7.82
Russell 3000	22.03	-3.48	6.53	10.04	10.03	13.72
MSCI EAFE*	14.88	-11.34	-5.13	0.81	2.05	5.73
MSCI World*	19.36	-5.77	2.84	6.70	6.90	9.95
MSCI EM*	18.08	-9.78	-3.39	1.90	2.86	3.27

Fixed-Income Indices	QTD	YTD	1-Year	3-Year	5-Year	10-Year
Blbg Bar U.S. Aggregate	2.90	6.14	8.74	5.32	4.30	3.82
Blbg Bar U.S. Govt/Credit	3.71	7.21	10.02	5.87	4.74	4.13
Blbg Bar U.S. Intermediate Govt/Credit	2.81	5.28	7.12	4.43	3.46	3.13
Blbg Bar U.S. L/T Govt/Credit	6.23	12.82	18.91	10.32	8.98	7.84
Blbg Bar U.S. Government	0.49	8.61	10.34	5.54	4.05	3.34
Blbg Bar U.S. Credit	8.22	4.82	9.07	6.14	5.54	5.24
Blbg Bar U.S. Mortgage-Backed Securities	0.67	3.50	5.67	3.97	3.23	3.07
Blbg Bar U.S. Corporate High Yield	10.18	-3.80	0.03	3.33	4.79	6.68
FTSE Non-U.S. WGBI (Unhedged)***	2.98	1.04	0.86	2.87	3.32	1.81
FTSE 3-Month T-Bill***	0.14	0.52	1.56	1.72	1.15	0.61

Other Indices	QTD	YTD	1-Year	3-Year	5-Year	10-Year
Hueler Stable Value	0.57	1.18	2.46	2.33	2.11	2.15
Bloomberg Commodity	5.08	-19.40	-17.38	-6.14	-7.69	-5.82
HFRI Fund of Funds Composite	7.48	-1.97	0.09	2.12	1.41	2.75
NCREIF NFI-ODCE	-1.55	-0.59	2.23	5.66	7.31	10.80
Thomson Reuters Private Equity**	-7.50	-7.50	5.80	13.50	12.20	14.60

* Net Dividends Reinvested

** Performance reported as of Q1 2020 because Q2 2020 performance data is not yet available.

***Formerly Citigroup Non-U.S. WGBI. Citigroup's fixed income indices were purchased by London Stock Exchange Group (LSEG) and were all rebranded to FTSE by July 31, 2018. FTSE Russell is a unit of LSEG's Information Services Division and a wholly owned subsidiary of LSEG

Sources: eVestment Alliance, Hueler Analytics, Investment Metrics, Thomson One, FactSet

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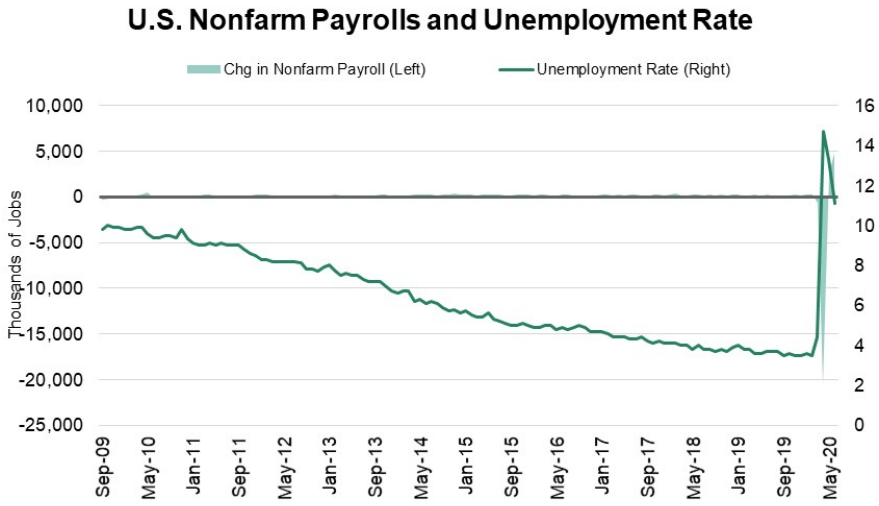
Q2 2020 In Review: U.S. Economy

GDP Growth

- U.S. GDP growth fell by -32.9% in Q2 2020, the steepest drop since 1947, when records began. The COVID-19 related lockdowns in the country led to the historic economic contraction.
- Personal consumption, exports, inventories, investment and spending by state and local governments all declined sharply.
- Spending on health care and clothing also dropped.
- However, personal income rose dramatically, as the federal government's stimulus program took effect.

Employment Picture

- The unemployment rate was 11.1% in June, down from its April peak but still well above its February low. Nonfarm payrolls fell by 13.2 million over the quarter.
- The employment and leisure sector gained 2.1 million jobs in June, and food and drinking establishments rose by 1.5 million.
- Retail gained 740,000 jobs in June.
- Most sectors gained in June, though mining lost 10,000 jobs in the month.



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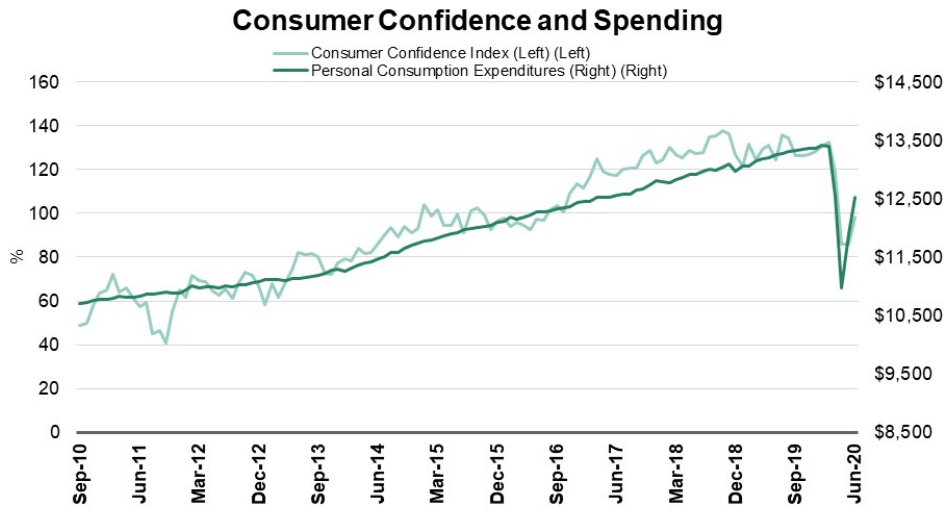
Q2 2020 In Review: U.S. Economy

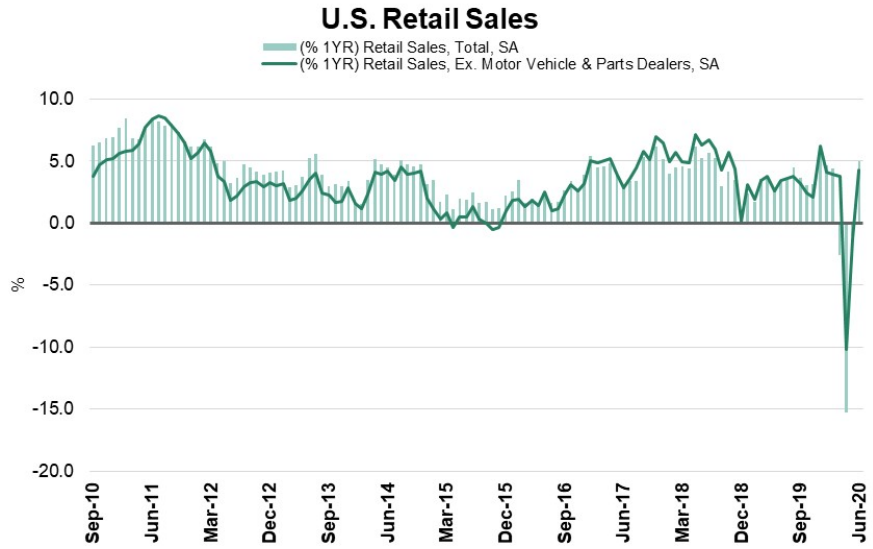
Consumer Confidence and Spending

- Sentiment plummeted in Q2. The Conference Board's Consumer Confidence Index decreased from 120 at the end of March to 98 at the end of June.
- Personal consumption expenditures rose in June.
- The global pandemic and its effects on the economy and employment levels stung sentiment in the quarter.



Retail Sales

- Retail sales ended June up 4.98% from one year ago.
- Sales increased 5% in June over a year ago. Spending surged in autos, clothing, furniture and electronics.
- While economic reopening has boosted sales, economists warn that sales could fall once again if a resurgence of the virus forces the US to close the economy once again.



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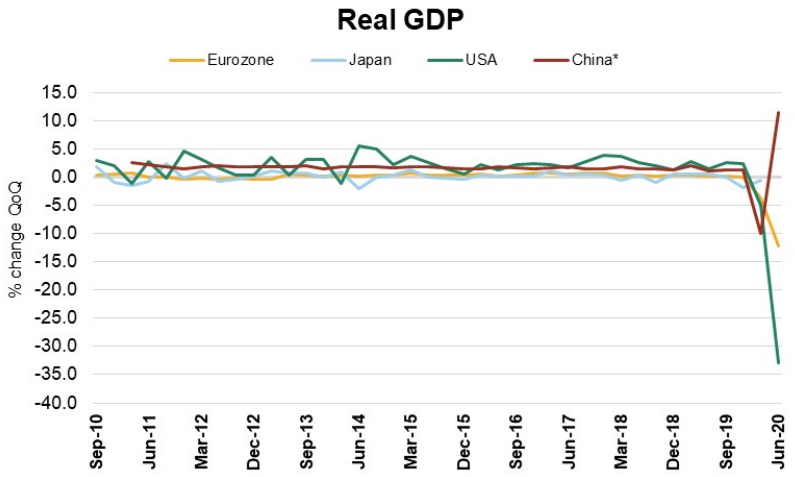
Q2 2020 In Review: Global Economy

World GDP Growth

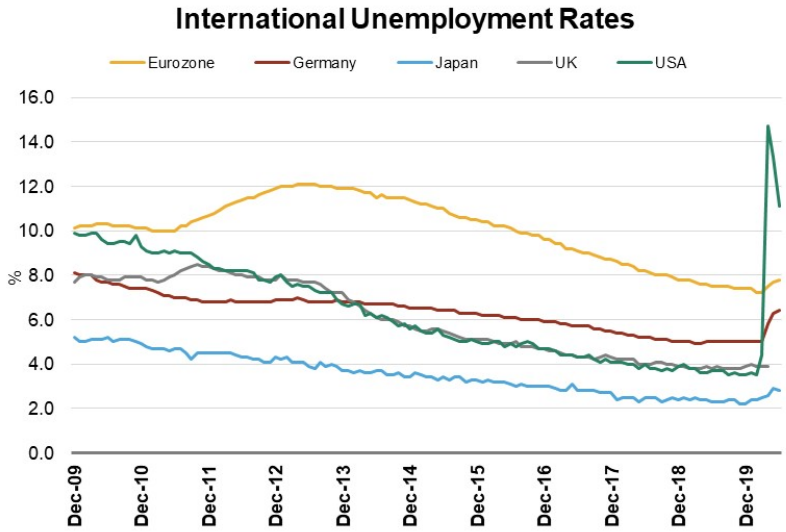
- Eurozone GDP fell -12.1% quarter over quarter (QoQ), below market expectations. The Eurozone's annual growth rate dropped 40.3%, the sharpest decline since records began in 1995.
- China's GDP rate rose 11.5% in Q2. Industrial production and retail sales rose in China as that country emerged from lockdown.
- Japan's GDP shrank -0.6% QOQ in Q1**. That figure was better than the expected -0.9% decline, though Japan continues to struggle with economic fallout from the outbreak.
- U.S. GDP fell -32.9% in Q2.



Note that the figures in the graph above represent the percent change in real GDP from the previous quarter, not the annual growth rate of these economies.

Global Employment Picture

- Eurozone unemployment rose to 7.8% in June 2020**. Germany's unemployment rate was on the low end of the EU at 6.2%, while Italy's rate was 8.8%.
- The fallout from the COVID-19 pandemic caused unemployment to rise in the Eurozone, even at a time when countries are reopening after lockdown.
- Japan's unemployment rate rose to 2.8% in June.



*Quarter over quarter data calculations began in 2011.
**Most recent data available.
Source this page: FactSet

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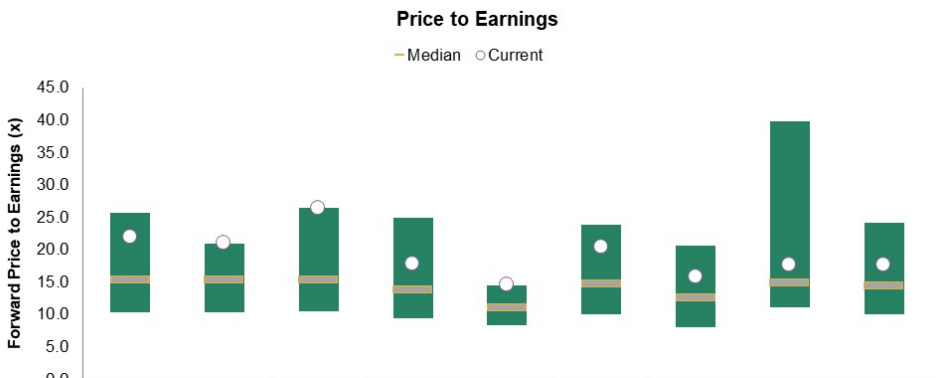
Q2 2020 In Review: Global Equity Overview

Equity Indices	QTD	YTD	1-Year	3-Year	5-Year	10-Year
S&P 500	20.54	-3.08	7.51	10.73	10.73	13.99
MSCI Europe, Australasia and Far East (EAFE)*	14.88	-11.34	-5.13	0.81	2.05	5.73
MSCI Emerging Markets (EM)*	18.08	-9.78	-3.39	1.90	2.86	3.27

All data in the table are percentages.
* Net dividends reinvested

Global Equity Performance and Valuations

- All global markets experienced strong recoveries in Q2, as several major economies began phased re-openings. The US continued to outperform both International Developed and Emerging Markets, as large US tech names drove returns during Q2.
- Technology was the top performing sector in the MSCI ACWI, returning just under 13% YTD as remote working arrangements have benefited several industries within the sector, and investors flocked to mega cap stocks such as Amazon, Apple, and Microsoft in search of companies that could weather the COVID-19 storm.
- Oil prices have rebounded, as major oil producers reduced their output and global re-openings increased demand. Improving global PMI numbers and discussions within several major central banks around continued stimulus have led to an increase in investor confidence.
- The sudden market rebound drove valuations to 20-year highs in several categories, including US mid cap and Emerging Markets, while most major markets are now above their 20-year medians.



	S&P 500	S&P 400	S&P 600	MSCI EAFE	MSCI EM	MSCI World	MSCI UK	MSCI Japan	MSCI Canada
High	25.6	20.9	26.4	24.9	14.5	23.8	20.6	39.9	24.1
Low	10.3	10.4	10.5	9.4	8.3	10.0	8.0	11.1	10.0
Median	15.3	15.3	15.4	13.9	11.0	14.7	12.5	14.8	14.4
Current	21.9	20.9	26.4	17.8	14.5	20.4	15.8	17.6	17.6
Previous	15.8	12.7	13.3	12.8	11.2	14.6	12.0	12.3	13.3
10Y AVG	15.4	15.6	15.6	13.3	11.3	14.5	12.7	13.6	14.3

Data range is from 3/31/00-3/31/20. P/E ratios are forward 12 months.

Source this page: FactSet

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Q2 2020 In Review: U.S. Equity

U.S. Equity Indices	QTD	YTD	1-Year	3-Year	5-Year	10-Year
S&P 500	20.54	-3.08	7.51	10.73	10.73	13.99
Russell 1000	21.82	-2.81	7.48	10.64	10.47	13.97
Russell 1000 Growth	27.84	9.81	23.28	18.99	15.89	17.23
Russell 1000 Value	14.29	-16.26	-8.84	1.82	4.64	10.41
Russell 2000	25.42	-12.98	-6.63	2.01	4.29	10.50
Russell 2000 Growth	30.58	-3.06	3.48	7.86	6.86	12.92
Russell 2000 Value	18.91	-23.50	-17.48	-4.35	1.26	7.82
Russell Midcap	24.61	-9.13	-2.24	5.79	6.76	12.35
Russell 3000	22.03	-3.48	6.53	10.04	10.03	13.72

All data in the tables are percentages.

Performance

- The government's multi-trillion dollar stimulus package took effect during the quarter, which, combined with a strong job and economic recovery due to state re-openings, boosted US markets during the second quarter.
- Fears surrounding the COVID-19 outbreak continue to be an issue, with an uptick in cases in large parts of the United States during the month of June.
- Growth significantly outperformed value in Q2 with the Russell 1000 Growth index returning nearly 10% YTD despite COVID-19's impact. Small cap companies led mid cap and large cap as the Russell 2000 outperformed the Russell 1000 by almost 4%.
- Increasing retail sales drove a strong quarter for consumer discretionary, while a rise in oil prices benefitted the energy sector. More defensive sectors, such as consumer staples and utilities struggled, due to the risk on environment.

S&P 500 Sector Returns	QTD	1-Year
Cons. Disc.	32.86	12.59
Cons. Staples	8.12	3.62
Energy	30.51	-36.09
Financials	12.20	-13.92
Healthcare	13.59	10.90
Industrials	17.01	-9.02
IT	30.53	35.90
Materials	26.01	-1.11
Telecom	20.04	11.08
Real Estate	13.22	-2.01
Utilities	2.73	-2.11

Sources this page: Investment Metrics, FactSet

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Q2 2020 In Review: International Equity

MSCI International Equity Indices	QTD	YTD	1-Year	3-Year	5-Year	10-Year
World ex. U.S.	15.34	-11.49	-5.42	0.84	2.01	5.43
EAFE	14.88	-11.34	-5.13	0.81	2.05	5.73
EAFE Local Currency	12.60	-10.53	-4.24	1.26	2.63	6.86
Europe	15.26	-12.78	-6.78	0.00	1.46	5.65
Europe ex U.K.	17.66	-9.12	-2.95	1.27	2.87	6.22
U.K.	7.79	-23.26	-17.73	-3.93	-2.46	3.90
Japan	11.61	-7.12	3.10	2.97	3.45	6.09
Pacific Asia ex Japan	20.19	-12.98	-12.74	0.82	2.68	5.65

All data in the tables are percentages and net dividends reinvested.

Performance

- Following a significantly negative first quarter, the markets quickly recovered and the second quarter was one of the strongest in the past 20 years. Both the MSCI World ex US and MSCI EAFE indices rose by 15%.
- European economies have cautiously started to reopen as they emerge from the first wave of COVID-19 and are supported by government stimulus measures. Eurozone equities have rebounded as these lockdown restrictions have begun to ease. The U.K., however, despite its rise of roughly 8%, is still lagging behind some of the major economies in the Euro area as it struggles to contain the virus.
- Japan rose by almost 12%. This rebound was partly a result of good news surrounding the country's containment of COVID-19. Also, the Japanese government approved a stimulus package equaling roughly 40% of GDP to prevent any further economic decline.
- All MSCI EAFE sectors were positive, with the exception of energy, though this only experienced a fraction of a loss.

MSCI EAFE Sector Returns	QTD	1-Year
Consumer Disc.	17.78	-5.47
Cons. Staples	9.41	-1.74
Energy	-0.03	-38.10
Financials	13.44	-18.04
Healthcare	14.23	19.86
Industrials	17.94	-6.44
IT	23.41	13.81
Materials	23.76	-5.32
Telecom	13.44	-3.45
Utilities	12.50	5.22
Real Estate	8.79	-18.93

Sources this page: Investment Metrics, FactSet

Q2 2020 In Review: Emerging Market Equity

MSCI EM Equity Indices	QTD	YTD	1-Year	3-Year	5-Year	10-Year
Emerging Markets	18.08	-9.78	-3.39	1.90	2.86	3.27
EM Local Currency	16.74	-5.50	1.37	4.48	5.09	6.01
Asia	17.82	-3.50	4.88	4.10	4.84	5.81
EMEA	18.95	-21.40	-19.69	-3.28	-2.60	-0.47
Latin America	19.10	-35.23	-32.46	-7.22	-3.22	-3.80

All data in the tables are percentages and net dividends reinvested.

Performance

- Despite an acceleration in the number of daily cases of COVID-19, Emerging Markets were able to recover in Q2 by outperforming Q1 returns by 41%. This strong recovery helped Emerging Markets outperform Developed International Equity. However, EM is still underperforming US Equity for the quarter and YTD.
- The Latin America region posted the highest returns, led by Argentina (43%), Brazil (22%) and Chile (13%). This can be attributed to the weakening of the US dollar and countries' monetary easing and stimulus packages. Though Chinese equities trailed most of its regional peers in Q2. China is the only EM country with a positive YTD return (2%).
- All EM sectors posted positive absolute returns in Q2. The healthcare sector was the best performer (37%), while real estate and financials were the only two sectors that posted single digit returns. Due to the recovery, IT, telecom, healthcare and consumer discretionary are the four sectors showing a positive return for the trailing one year.

MSCI EM Sector Returns	QTD	1-Year
Cons. Disc.	22.27	13.40
Cons. Staples	13.33	-7.50
Energy	22.97	-22.02
Financials	7.61	-25.08
Healthcare	37.44	34.71
Industrials	16.88	-14.07
IT	20.47	24.37
Materials	24.24	-13.62
Telecom	23.35	16.04
Utilities	10.61	-17.68
Real Estate	5.99	-16.67

Sources this page: Investment Metrics, FactSet

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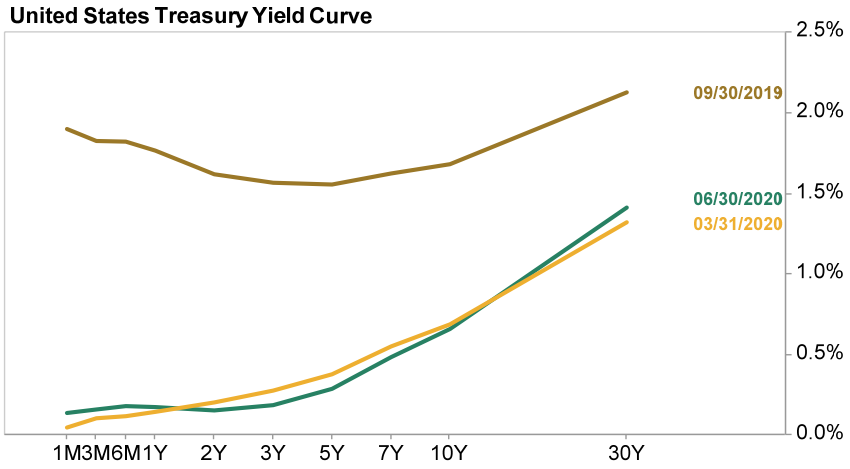
Q2 2020 In Review: Fixed Income Overview

Yield Curve

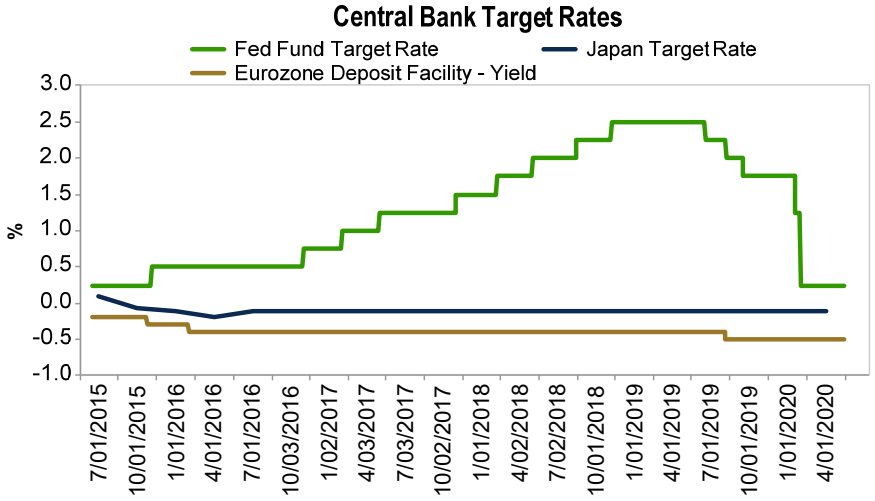
- Yields rose across the front end of the curve and the tail end of the curve, while they fell across the midsection.
- Shorter-maturity yields less than 1-year rose, resulting in a return of liquidity in the Treasury market. The 1-month Treasury ended the quarter yielding 0.13%, which was up 8 basis points from the prior quarter.
- Treasury yields with maturities between 1- and 10-years fell. The 10-year yield remained relatively stable, as unemployment data improved but GDP data and virus fears led to continued investor concern.
- Longer-maturity yields rose slightly as well, with the 30-yr yield ending the quarter at 1.41%, a 6 basis point increase over the prior quarter.



Monetary Policies/Global Interest Rates

- Central bank deposit rates remained negative in Japan and Europe.
- Despite rate cuts in the prior quarter, the U.S. continues to be a global outlier with its positive policy rate at 0.25%. Policy rates in the Eurozone and Japan remain negative.
- The policy rate in the U.S. remained unchanged from the prior quarter despite the Fed injecting billions of dollars into the economy through various COVID-19 economic relief programs.

Interest Rates	Fed Funds Rate	EZ Deposit Facility Rate
Average	5.14% (1971-2020)	0.93% (1999-2020)
Max	20.00% (Mar. 1980)	3.75% (Oct. 2000)
Min	0.25% (March 2020)	-0.50% (Mar. 2016)



Source this page: FactSet

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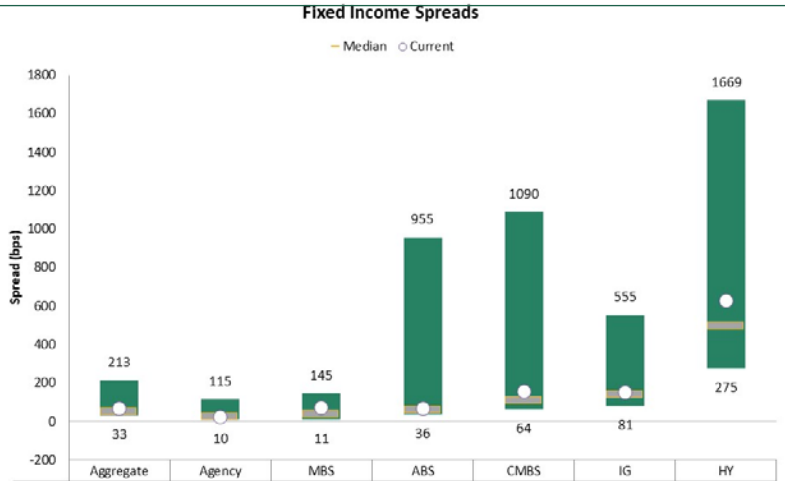
Q2 2020 In Review: U.S. Fixed Income

U.S. Fixed Income Indices*	QTD	YTD	1-Year	3-Year	5-Year	10-Year
U.S. Aggregate	2.90	6.14	8.74	5.32	4.30	3.82
Government/Credit	3.71	7.21	10.02	5.87	4.74	4.13
Government	0.49	8.61	10.34	5.54	4.05	3.34
Investment Grade Corporate	8.98	5.02	9.50	6.34	5.83	5.47
Investment Grade CMBS	3.82	4.30	5.94	4.90	4.14	4.98
U.S. Corporate High Yield	10.18	-3.80	0.03	3.33	4.79	6.68
FTSE** 3-Month T-Bill	0.14	0.52	1.56	1.72	1.15	0.61
Hueler Stable Value	0.57	1.18	2.46	2.33	2.11	2.15

* Bloomberg Barclays Indices, unless otherwise noted.
** Formerly Citigroup. Citigroup's fixed income indices were purchased by London Stock Exchange Group (LSEG) and were rebranded to FTSE by July 31, 2018. FTSE Russell is a unit of LSEG's Information Services Division and a wholly owned subsidiary of LSEG.
All data in the table are percentages.

Performance and Spreads

- The U.S. Aggregate Index was positive in Q2. All sectors gained, with high yield and investment grade delivering the strongest performance (10.18% and 8.98% respectively).
- Despite the significant rebound in U.S. corporate credit relative to Q1, performance of the U.S. Aggregate ended the quarter down 25 basis points from Q1. The Agg's sizable weight in Treasuries stung in the quarter. T-Bills ended the quarter at 0.14%, representing a 25 basis point decrease from Q1.
- Domestic fixed income spreads tightened across all sectors but MBS over Q1, with ABS showing the largest decrease over the prior quarter. High yield spreads continue to be significantly wide, but to a lesser degree than in Q1.



	Aggregate	Agency	MBS	ABS	CMBS	IG	HY
Max	213	115	145	955	1090	555	1669
Min	33	10	11	36	64	81	275
Median	54	26	40	64	112	144	502
Current	68	21	70	68	155	150	626
Previous	95	49	60	213	207	272	880

Data range is from 12/31/19-6/30/20

Sources this page: Investment Metrics, Hueler Analytics, FactSet

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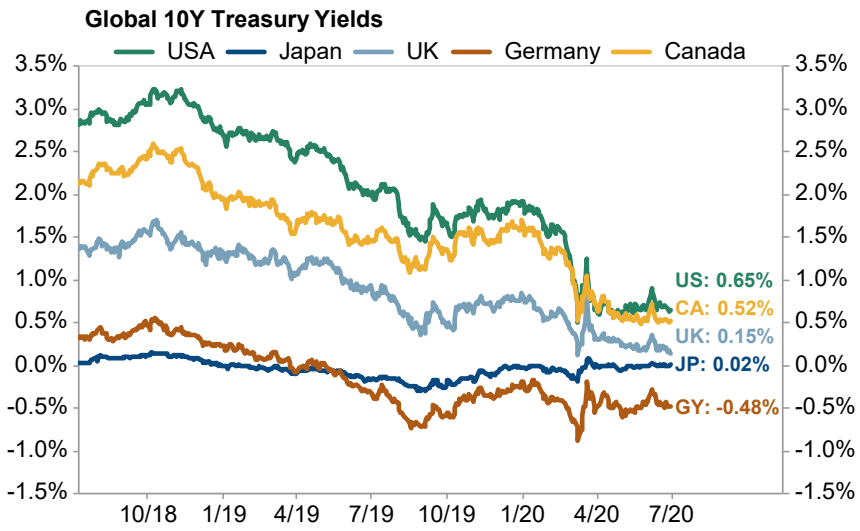
Q2 2020 In Review: International Fixed Income

Global Fixed Income Indices	QTD	YTD	1-Year	3-Year	5-Year	10-Year
Bloomberg Barclays Global Aggregate	3.32	2.98	4.22	3.79	3.56	2.81
Bloomberg Barclays Global Aggregate (Hgd)	2.42	3.90	6.07	5.14	4.44	4.07
FTSE Non-U.S. WGBI*	2.98	1.04	0.86	2.87	3.32	1.81
FTSE Non-U.S. WGBI (Hgd)	1.39	2.71	4.33	5.34	4.79	4.32
JPM EMBI Global Diversified**	12.26	-2.76	0.49	3.60	5.30	6.03
JPM GBI-EM Global Diversified***	9.82	-6.89	-2.82	1.14	2.34	1.64

All data in the table are percentages.
* Formerly Citigroup. The FTSE Non-U.S. World Government Bond Index (WGBI) measures the performance of fixed-rate, local currency, investment grade sovereign bonds excluding the U.S.
** The JP Morgan Emerging Market Bond Index (EMBI) Global Diversified index measures government bonds in hard currencies.
*** The JP Morgan Government Bond Index – Emerging Markets (GBI-EM) Global Diversified index measures government bonds in local currencies.

Global Performance and Yields

- Government yields fell in Q2 across the U.S., Canada, and the UK. Government yields were flat in Japan and slightly decreased in Germany.
- Central bank policies globally have implemented more stimulus measures with the global economic shutdowns and as unemployment claims continued to rise in the U.S.
- The British pound, euro, and JPY depreciated relative to the U.S. Dollar.
- Emerging market debt ended the quarter with strong returns. After turning negative in April, oil prices recovered later in Q2, resulting in appreciation for oil-sensitive currencies.



Sources this page: FactSet, Investment Metrics

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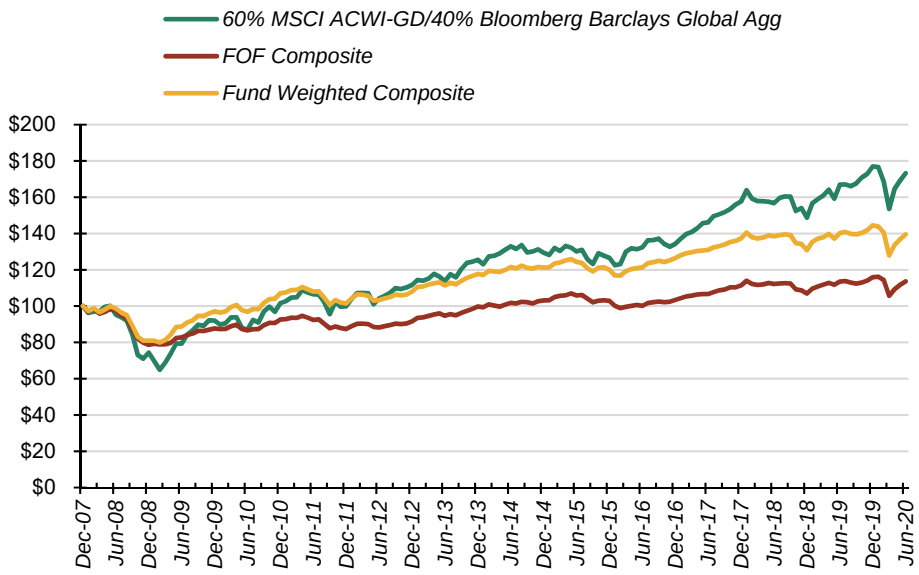
Q2 2020 In Review: Absolute Return Strategies

HFRI Indices	QTD	YTD	1-Year	3-Year	5-Year	10-Year
Fund of Funds Composite	7.48	-1.97	0.09	2.12	1.41	2.75
Fund Weighted Composite	9.08	-3.43	-0.54	2.13	2.33	3.72
Event Driven	9.69	-6.68	-4.89	0.52	1.92	3.95
Equity Hedge	13.33	-3.19	0.78	3.03	3.10	4.56
Macro	0.76	-0.87	0.65	1.41	0.71	1.28
Emerging Markets	12.73	-4.44	-1.65	1.22	2.32	2.62
Relative Value	6.41	-4.19	-2.37	1.61	2.42	4.37

Hedge Fund Performance

- The HFRI Fund Weighted Composite gained 9.08% in Q2. Equity Hedge – up 13.33% -- was the leading strategy, while Global Macro – up 0.76% -- was the laggard.
- Equity Hedge performance was led by Fundamental Growth and Fundamental Value sub-strategies, which were partially offset by Market Neutral approaches amid the long-only market rebound. Global Macro hedge funds generated rather muted performance amid rising uncertainties and dramatic actions taken by governments globally.
- The Fund of Funds Composite gained 7.48% in Q2. The peer group underperformed the 60% MSCI ACWI / 40% Bloomberg Barclays Global Aggregate blended index, which gained 12.80%.

HFR Fund Weighted and Fund of Funds Composite
Growth of $100 | January 2008 – June 2020



Sources this page: FactSet, eVestment

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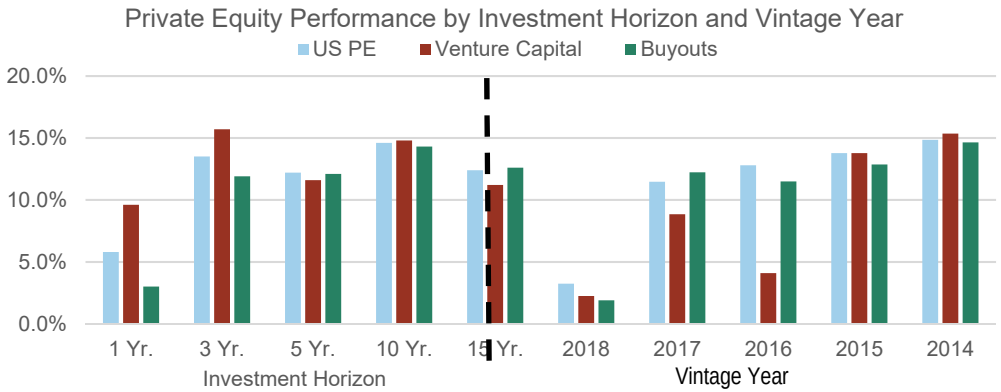
Q2 2020 In Review: Private Equity

Performance

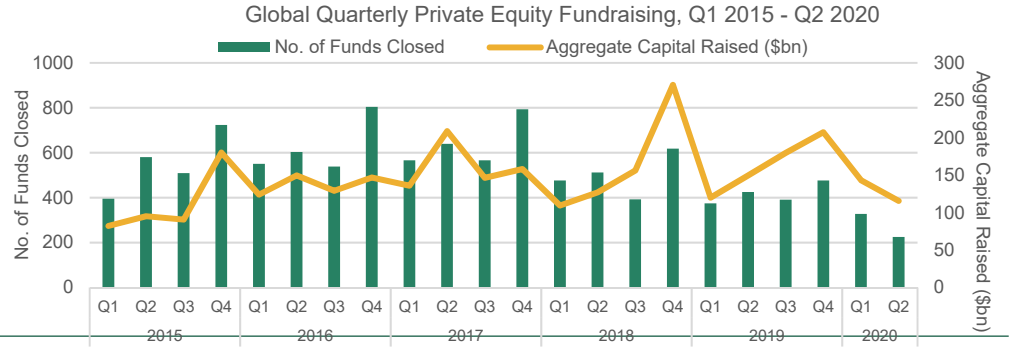
- The total return for US private equity funds was -7.5% in Q1 2020* and 5.8% over the 1-year period ending Q1.
- The 3-, 5-, 10-, 15-, and 20-year returns for US private equity funds were 13.5%, 12.2%, 14.6%, 12.4%, 8.7%, respectively, at the end of Q1 2020.
- While not entirely immune from the market selloff in March, private equity returns did not suffer the same drawdown as public markets. However, Q2 2020 performance will be more telling of the broader impact to private equity returns.
- Buyout strategies were the driving force behind the Q1 results, down -9.7% with Venture (-2.8%), and Growth (-8.4%) lower for the quarter.



"Vintage year" refers to the first year that capital was committed in a particular fund. Vintage-year performance is calculated as the median percentile returns of all funds reporting as pooled IRRs.

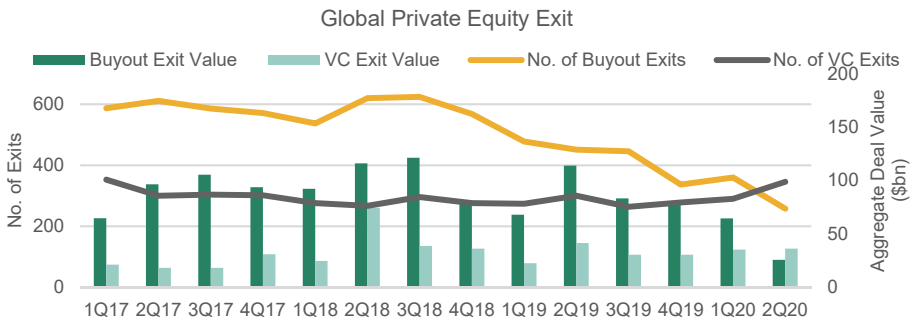
Fundraising

- Globally, private equity funds raised approximately $115.7 billion across 225 funds in 2Q 2020. This was the lowest number of fund closings in a quarter in the past 5 years.
- As of July 2020, there were currently 3,754 private equity funds raising capital targeting an aggregate $884 billion.



Exit Activity

- Buyout activity and value saw dramatic decreases in 2Q 2020 while Venture Capital experienced increases in exit activity (19%) and relatively flat exit value (3%)
- YoY Buyout exit value (-77%) and exit activity (-43%) were tempered, with Venture Capital exit value slightly down (-13%) with an uptick in exit activity (15%)



*Most recent data available from Burgiss Privatel as of 1Q 2020. Preliminary returns.
**Dry powder is capital raised that hasn't yet been invested.
Sources this page: Thomson Reuters, Preqin

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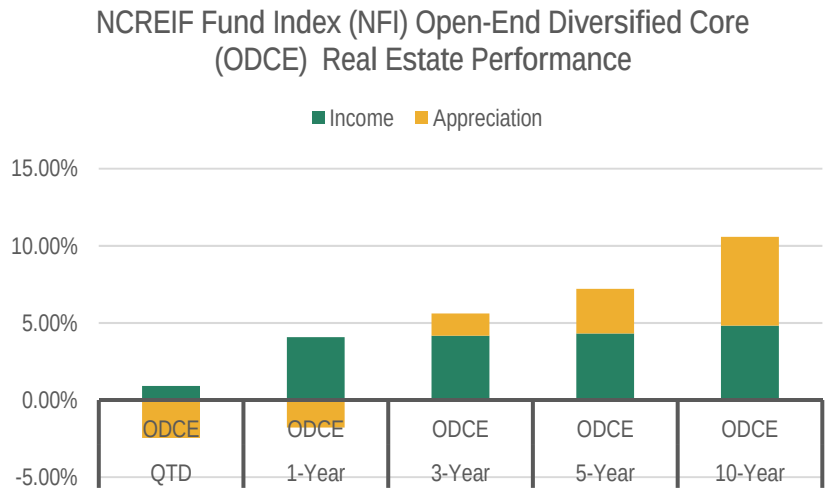
Q2 2020 In Review: Real Estate

Real Estate Performance

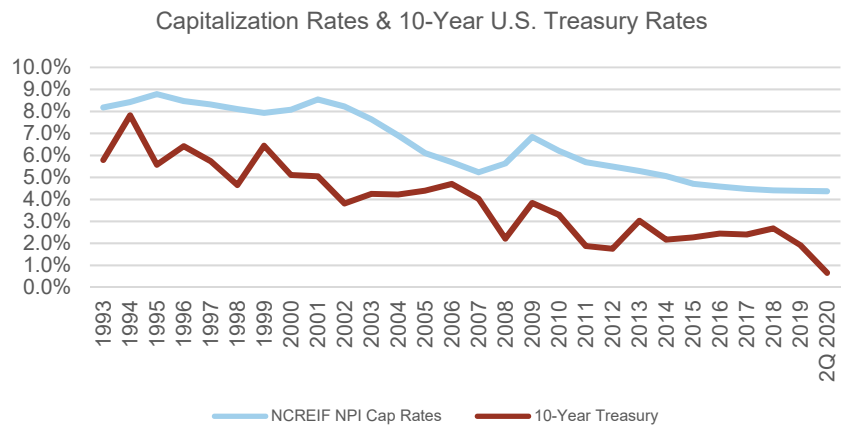
- NFI ODCE was down 155 Gross and 174 bps Net for the quarter, while the NCREIF NPI lost 99 bps and NAREIT Equity REIT Index gained 13.25% for Q1 2020.
- Income for the NFI-ODCE was 91 bps for the quarter, 11 bps down QoQ. Appreciation of assets was negative (246 bps for Q2 2020) due to the continued impact of COVID-19 and economic slowdown.
- Operating property rent diversification at the end of Q2 2020 was Apartment (25.3%), Industrial (16.6%), Office (38.3%), Retail (17.2%), Other (2.5%).
- For Q2, rent collection rates across property types was 86.1% value-weighted and 87.3% equal –weighted. In the U.S., retail sector appreciation was -3.2% for the first quarter of 2020 and hotel sector appreciation was -4.75%. More write-downs are expected in the second quarter of 2020 as retail and hotel sectors experience tenant defaults and historically low occupancy.
- Specifically to COVID-19, sectors such as multi-family and industrials are viewed as defensive as people stay home. These sectors also benefited from continued growth of e-commerce.



The NFI-ODCE (Open-end Diversified Core Equity) is defined by NCREIF as a fund-level cap-weighted, gross of fee, time-weighted return index with an inception date of December 31, 1977.

Real Estate Capitalization Rates* vs. Treasuries

- Equal weighted cap rates edged up slightly for the quarter from 4.7 to 4.8%, with the value weighted cap rate rising from 4.31% to 4.37% and driving Q2 2020 returns down QoQ.
- The 10-year Treasury rate continued its downward trajectory, albeit nowhere near the extent experienced in Q1 2020. T-bills ended Q2 2020 T 66 bps (-5.7% QoQ) and are down 65.6% YTD.



*A cap rate is the potential rate of return on a real estate investment. Assuming no change in net operating income, real estate valuations rise when cap rates fall. Comparing cap rates to the10-year U.S. Treasury provides investors with an estimated spread for expected returns from real estate (higher risk) vs. fixed rate bond (lower risk) investments.
Sources this page: NCREIF, Bloomberg

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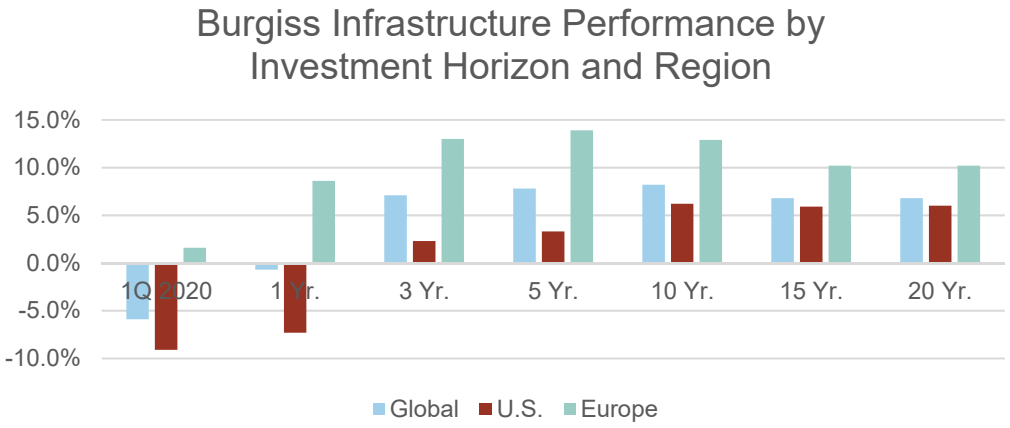
Q2 2020 In Review: Infrastructure

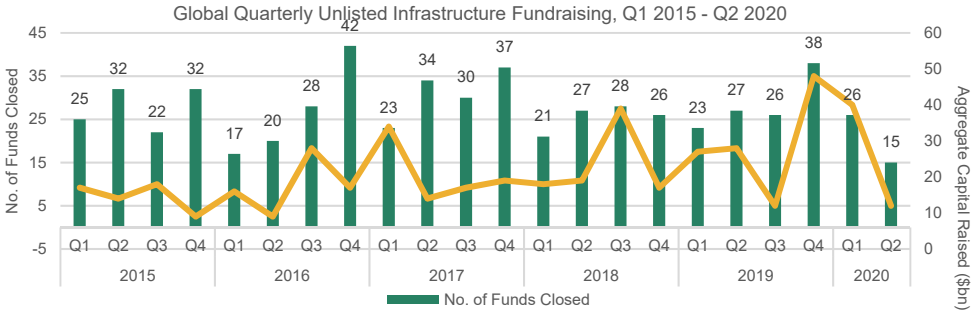
Performance

- The total return for US private infrastructure funds was -9.1% in Q1 2020* and -7.3% over the 1-year period ending Q1.
- The 3-, 5-, 10-, 15-, and 20-year returns for US private infrastructure funds were 2.3%, 3.3%, 6.2%, 5.9%, 6.0%, respectively, at the end of Q1 2020.
- On a relative basis, US private infrastructure funds experienced the greatest drawdown in Q1 (-9.1%) while European funds posted positive 1.6% and the global composite reporting only a -5.9% return for the quarter.
- Public infrastructure registered a 10.5% return in Q2 2020 and -13.0% YTD, as per the FTSE Global Core Infrastructure 50/50 Index. Trailing 1-, 3-, 5-year returns are -7.3%, 3.8% and 6.3%, respectively, with trailing volatility of 29.0%, 16.5%, and 13.3%.



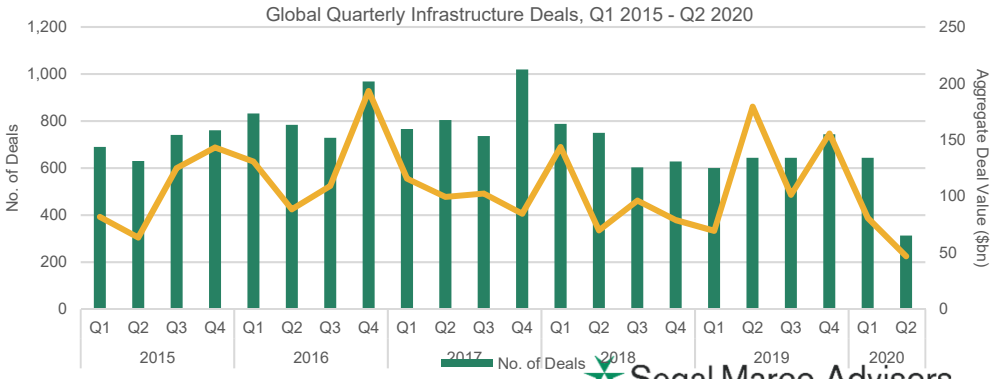
Fundraising

- Infrastructure fundraising continued to slow in Q2, with only $11.83 billion raised across 15 closed funds, a 69.4% and 37.5% decrease relative to Q1, respectively. YoY, Q2 capital raised and number of funds closed are down 49.7% and 42.3%, respectively.
- Dry powder remained virtually flat for Q2, at $230.6 billion relative to $230.8 billion for Q1 2020. As of July 2020, there are 246 infrastructure funds in market targeting an total aggregate capital commitments of $186 billion



Deal Activity

- Activity continued to decline for both number of deals and aggregate deal value. Q2 2020 experienced a 51% decline in number of deals closed (313) and 42% reduction in aggregate deal value, relative to Q1 2020 activity
- European deal activity continued to outpace the rest of the world, with 45% of all new investments (177 deals) closed on European assets. Renewable energy deals represent 59% of all deals closed in Q2 2020.



*Most recent data available from Burgiss Privatel as of 1Q 2020. Preliminary returns.
**Dry powder is capital raised that hasn't yet been invested.
Sources this page: Thomson Reuters, Preqin

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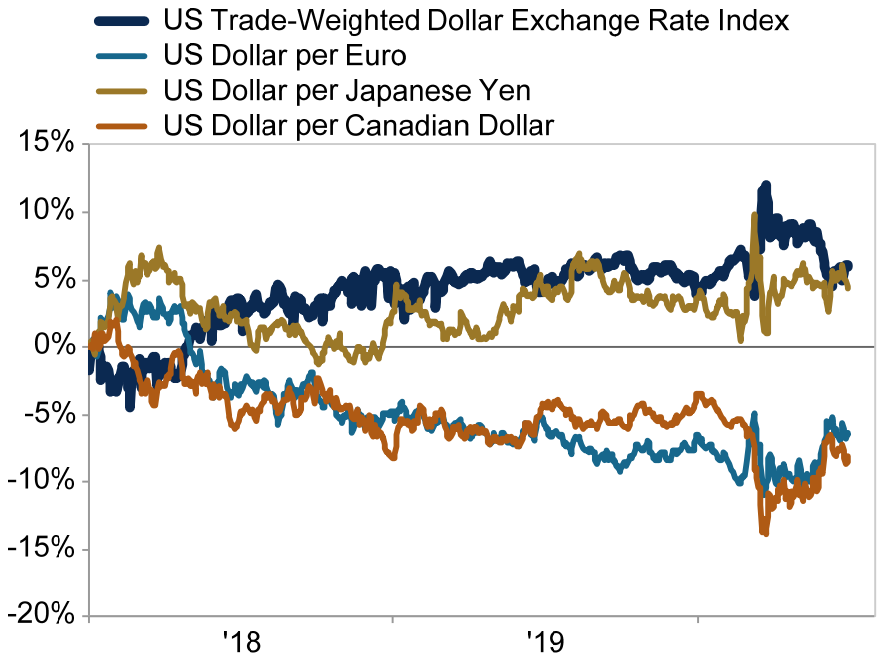
Q2 2020 In Review: Commodities and Currencies

BCOM Indices	QTD	YTD	1-Year	3-Year	5-Year	10-Year
Bloomberg Commodity Index (BCOM)	5.08	-19.40	-17.38	-6.14	-7.69	-5.82
Energy	9.84	-46.29	-45.74	-14.42	-18.94	-15.76
Agriculture	-4.85	-14.23	-13.78	-10.52	-9.59	-4.03
Industrial Metals	12.32	-8.41	-6.40	-1.36	-0.04	-2.93
Precious Metals	15.04	13.77	24.23	9.87	6.72	2.17
Livestock	-8.62	-34.33	-33.73	-16.62	-11.06	-6.11

Commodity and Currency Highlights

- The Bloomberg Commodity Index gained in Q2. Performance rebounded after Q1's loss. Global demand rose as economies emerged from COVID-related lockdowns.
- Precious metals posted the biggest gain (15%) among subsectors. Demand for both precious and industrial metals picked up as economies reopened.
- Energy rose (9.8%). Global demand accelerated and OPEC and Russia agreed to production cuts.
- Agriculture fell (-4.85%) with coffee and wheat prices going lower.
- The US dollar was lower in Q2 with the US economy expected to take a bigger virus-relate hit later in the year. The Japanese yen was higher. The Canadian dollar the euro both rebounded somewhat from Q1 lows.



Source this page: FactSet

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Segal Marco Advisors Benchmark Report

As of June 30, 2020

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	YTD
Best	34.40	39.78	5.24	79.02	29.09	10.70	19.46	43.30	27.94	5.67	31.74	37.75	1.87	36.39	9.81
	32.59	11.81	2.10	58.21	27.27	7.84	18.64	38.82	13.45	3.30	21.31	30.21	1.28	31.43	6.14
	26.86	11.63	-2.47	37.21	26.85	6.60	18.05	34.52	13.24	2.38	17.34	25.62	0.01	28.48	2.08
	23.48	10.25	-21.37	34.47	24.50	4.98	17.90	33.48	13.05	0.92	17.13	22.17	-1.51	28.03	0.60
	22.25	7.05	-26.16	32.46	19.20	2.64	17.51	33.11	9.05	0.55	12.05	21.69	-2.08	26.54	-1.97
	18.37	6.97	-28.92	28.43	16.71	1.50	16.42	32.53	5.97	0.03	11.60	14.65	-3.52	25.53	-2.81
	15.46	5.77	-33.79	28.40	16.10	0.39	16.35	23.29	5.60	-0.27	11.32	13.66	-4.02	22.66	-3.06
	13.35	4.91	-36.85	27.17	15.51	0.08	15.81	8.96	4.89	-0.39	8.44	9.41	-4.78	22.39	-3.80
	11.86	3.36	-37.60	20.58	15.12	-2.91	15.26	7.44	4.22	-1.38	7.08	7.84	-8.27	18.90	-9.67
	10.39	1.87	-38.07	19.69	8.21	-4.18	14.59	1.15	3.37	-3.83	2.65	7.77	-9.31	14.32	-11.07
	9.07	-0.17	-38.44	12.91	6.54	-5.50	6.78	0.05	2.45	-4.41	1.51	7.50	-11.01	8.72	-12.98
	4.84	-1.57	-38.54	11.47	5.70	-5.72	4.79	-2.02	0.04	-4.47	0.51	5.45	-12.86	8.39	-13.85
	4.76	-9.78	-43.06	5.93	2.38	-11.73	4.21	-2.27	-1.82	-7.47	0.25	3.54	-13.36	7.54	-16.26
Worst	4.34	-17.70	-53.18	0.17	0.13	-18.17	0.08	-2.55	-4.48	-14.60	0.25	0.86	-14.25	2.28	-23.50

R1000	R1000V	R1000G	R2000	R2000V	R2000G	MSCI EAFE	MSCI Emerging Markets	Blmbg. Barc. Municipal Bond	Barclays Agg.	Blmbg. Barc. U.S. Corp: High Yield	HFRI Fund of Funds Comp	Dow Jones Wilshire REIT	90 Day U.S. Treasury Bill

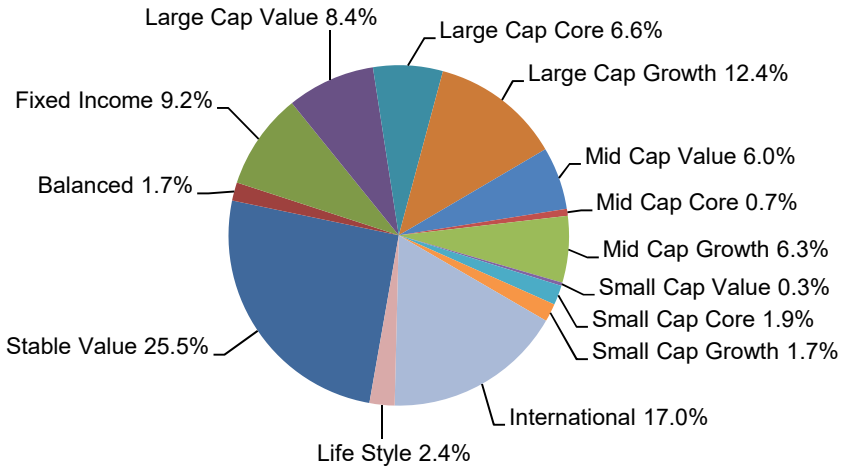
Segal Marco Advisors

Total Fund

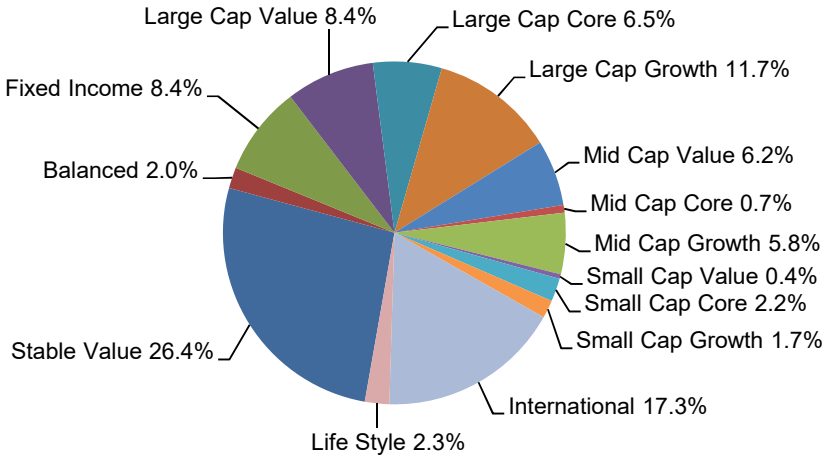
Lancaster County, Nebraska 401(a) Plan Activity
July 1, 2019 through June 30, 2020

Fund Name	Beginning Balance July 1, 2019	Contributions	Disbursements	Net Exchanges	Miscellaneous Transactions	Fees	Forfeitures	Investment Earnings	Ending Balance June 30, 2020
Prudential Stable Value Fund	$ 40,890,591	$ 1,067,246	$ (4,857,355)	$ 1,439,436	$ 60,575	$ (136)	$ 177,311	$ 1,005,539	$ 39,783,206
Oakmark Equity & Income Inv	$ 3,027,120	$ 33,295	$ (156,929)	$ (2,992,486)	$ -	$ (12)	$ -	$ 89,012	$ -
Oakmark Equity & Income Advisor	$ -	$ 51,598	$ (83,223)	$ 2,939,018	$ -	$ (11)	$ -	$ (231,416)	$ 2,675,966
Core Plus Bond/PIM	$ 13,040,111	$ 741,630	$ (872,542)	$ 508,005	$ -	$ (36)	$ (10,158)	$ 875,099	$ 14,282,109
T. Rowe Price U.S. Large Cap Value Eq IS	$ 12,912,080	$ 978,373	$ (440,878)	$ 714,916	$ -	$ (30)	$ (12,321)	$ (1,109,437)	$ 13,042,703
American Funds Fundamental Investors R4	$ 6,349,688	$ 56,879	$ (541,126)	$ (6,252,439)	$ -	$ (33)	$ (499)	$ 387,529	$ -
American Funds Fundamental Investors R5e	$ -	$ 86,678	$ (82,721)	$ 6,316,370	$ -	$ (7)	$ -	$ (96,423)	$ 6,223,896
Vanguard 500 Index Admiral	$ 3,683,228	$ 141,190	$ (483,349)	$ 475,799	$ -	$ (17)	$ (1,476)	$ 285,929	$ 4,101,305
Fidelity Advisor New Insights I	$ 18,111,620	$ 1,099,941	$ (556,436)	$ (991,913)	$ -	$ (42)	$ (12,676)	$ 1,604,263	$ 19,254,757
Vanguard Selected Value Inv	$ 9,602,169	$ 647,117	$ (284,898)	$ 381,743	$ -	$ (18)	$ (7,966)	$ (1,032,355)	$ 9,305,792
Vanguard Mid Cap Index Admiral	$ 1,135,366	$ 52,618	$ (169,755)	$ 15,760	$ -	$ -	$ -	$ (1,190)	$ 1,032,799
Eaton Vance Atlanta Capital I	$ 1,204,011	$ 23,661	$ (49,529)	$ (1,231,647)	$ -	$ -	$ (952)	$ 54,456	$ -
Eaton Vance Atlanta Capital R6	$ -	$ 39,642	$ (30,502)	$ 1,514,858	$ -	$ -	$ -	$ (89,112)	$ 1,434,885
Mid Growth Westfield Capital	$ 7,732,276	$ 598,796	$ (238,641)	$ (587,490)	$ -	$ (18)	$ (7,517)	$ 878,942	$ 8,376,348
Prudential QMA Small Cap Value R6	$ 642,196	$ 19,257	$ (11,339)	$ (761)	$ -	$ -	$ -	$ (165,054)	$ 484,299
Vanguard Small Cap Index Admiral	$ 3,383,151	$ 109,703	$ (187,474)	$ (208,911)	$ -	$ (2)	$ (3,776)	$ (164,753)	$ 2,927,937
BlackRock Small Cap Growth Equity	$ 2,631,679	$ 70,352	$ (81,020)	$ (167,700)	$ -	$ -	$ -	$ 204,586	$ 2,657,896
American Funds EuroPacific Growth R4	$ 20,429,525	$ 645,075	$ (280,608)	$ (21,473,233)	$ -	$ (22)	$ (13,094)	$ 692,356	$ -
American Funds EuroPacific Growth R5e	$ -	$ 1,059,936	$ (487,716)	$ 19,831,153	$ -	$ (30)	$ (12,223)	$ 99,445	$ 20,490,564
American Funds Capital World G&I R4	$ 5,981,979	$ 58,767	$ (63,121)	$ (6,225,831)	$ -	$ (1)	$ -	$ 248,208	$ -
American Funds Capital World G&I R5e	$ -	$ 90,547	$ (159,183)	$ 5,998,310	$ -	$ (8)	$ -	$ (125,150)	$ 5,804,516
Vanguard Developed Markets Index Admiral	$ 276,153	$ 14,021	$ -	$ (30,643)	$ -	$ -	$ -	$ (11,528)	$ 248,004
Income Flex Balanced	$ 1,288,331	$ -	$ (12,247)	$ -	$ -	$ -	$ -	$ 43,064	$ 1,319,149
Income Flex Conservative	$ 289,655	$ -	$ (10,257)	$ -	$ -	$ -	$ -	$ 11,592	$ 290,990
Prudential Day One Incomeflex Target Balanced Fund	$ 1,991,119	$ 113,552	$ (59,556)	$ 27,685	$ -	$ -	$ -	$ 43,475	$ 2,116,274
Totals	**$ 154,602,049**	**$ 7,799,873**	**$ (10,200,408)**	**$ -**	**$ 60,575**	**$ (425)**	**$ 94,655**	**$ 3,497,076**	**$ 155,853,395**

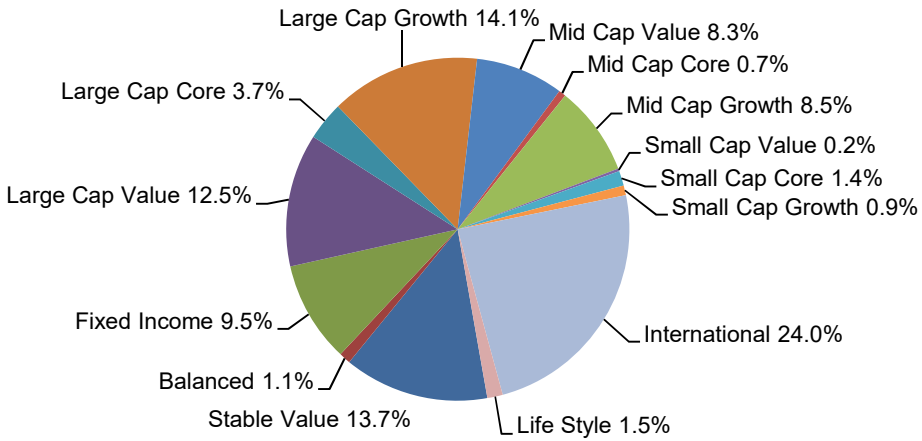
Asset Allocation as of June 30, 2020



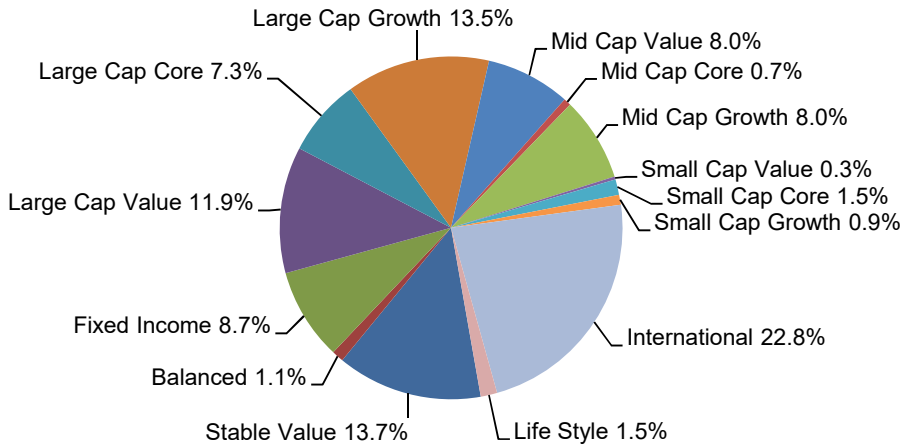
Asset Allocation as of July 1, 2019



June 30, 2020 Plan Contributions



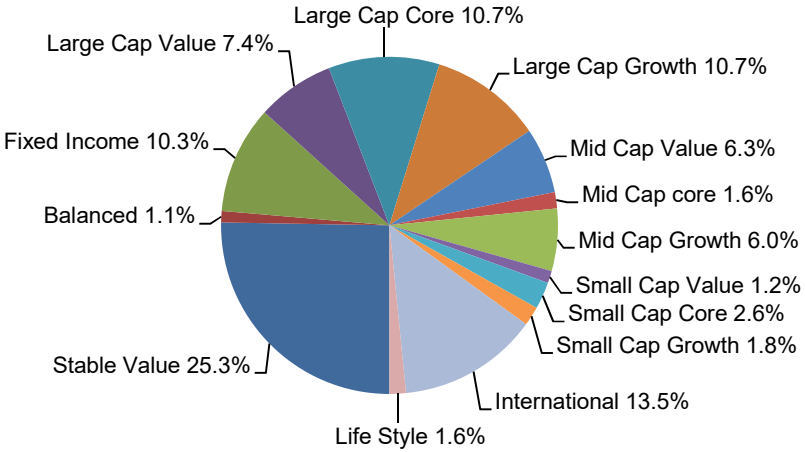
June 30, 2019 Plan Contributions



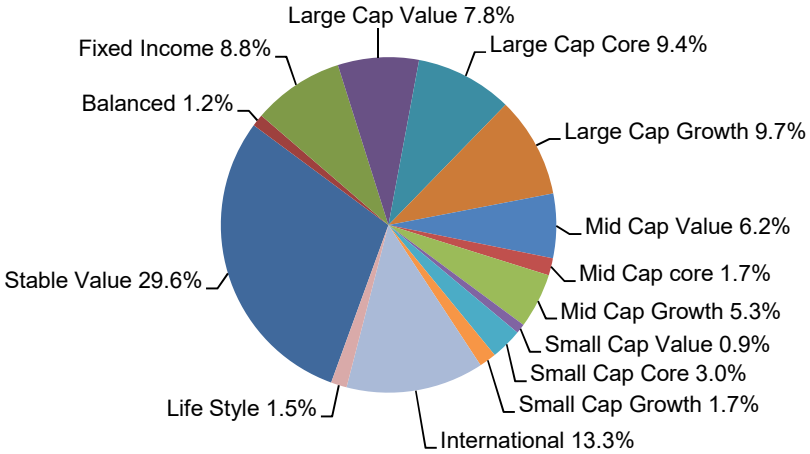
Lancaster County, Nebraska 457 Deferred Compensation Plan Activity
July 1, 2019 through June 30, 2020

Fund Name	Beginning Balance July 1, 2019	Contributions	Disbursements	Net Exchanges	Miscellaneous Transactions	Fees	Investment Earnings	Ending Balance June 30, 2020
Prudential Stable Value	$ 7,790,403	$ 243,568	$ (1,325,207)	$ (155,742)	$ 10,112	$ (38)	$ 176,940	$ 6,740,036
Oakmark Equity & Income Inv	$ 312,617	$ 5,551	$ (224)	$ (327,169)	$ -	$ -	$ 9,225	$ -
Oakmark Equity & Income Advisor	$ -	$ 8,281	$ (21,485)	$ 328,047	$ -	$ -	$ (23,740)	$ 291,103
Core Plus Bond/PIM	$ 2,318,389	$ 159,492	$ (218,172)	$ 332,869	$ -	$ (6)	$ 165,523	$ 2,758,095
T. Rowe Price U.S. Large Cap Value Eq IS	$ 2,056,947	$ 156,254	$ (140,943)	$ 77,372	$ -	$ (3)	$ (171,199)	$ 1,978,427
American Funds Fundamental Investors R4	$ 1,159,264	$ 12,621	$ (8,037)	$ (1,237,929)	$ -	$ -	$ 74,081	$ -
American Funds Fundamental Investors R5e	$ -	$ 153,974	$ (54,339)	$ 1,273,504	$ -	$ -	$ (11,782)	$ 1,361,357
Vanguard 500 Index Admiral	$ 1,306,806	$ 231,058	$ (288,850)	$ 116,515	$ -	$ -	$ 113,649	$ 1,479,179
Fidelity Advisor New Insights I	$ 2,554,477	$ 367,006	$ (139,578)	$ (169,138)	$ -	$ (12)	$ 251,169	$ 2,863,923
Vanguard Selected Value Inv	$ 1,630,414	$ 253,216	$ (78,279)	$ 53,521	$ -	$ (2)	$ (180,122)	$ 1,678,748
Vanguard Mid Cap Index Admiral	$ 440,967	$ 26,189	$ (59,260)	$ 6,279	$ -	$ -	$ 1,665	$ 415,839
Eaton Vance Atlanta Capital I	$ 322,850	$ 7,969	$ (27,653)	$ (319,606)	$ -	$ -	$ 16,440	$ -
Eaton Vance Atlanta Capital R6	$ -	$ 12,601	$ (3,251)	$ 350,889	$ -	$ -	$ (25,122)	$ 335,117
Mid Growth Westfield Capital	$ 1,074,370	$ 95,232	$ (48,432)	$ 27,848	$ -	$ (2)	$ 110,990	$ 1,260,006
Prudential QMA Small Cap Value R6	$ 240,532	$ 142,432	$ (260)	$ (5,644)	$ -	$ -	$ (58,694)	$ 318,366
Vanguard Small Cap Index Admiral	$ 798,460	$ 44,428	$ (114,655)	$ 2,820	$ -	$ -	$ (41,955)	$ 689,097
BlackRock Small Cap Growth Equity	$ 440,630	$ 150,042	$ (29,267)	$ (98,882)	$ -	$ -	$ 26,993	$ 489,516
American Funds EuroPacific Growth R4	$ 2,865,930	$ 91,493	$ (24,698)	$ (3,031,108)	$ -	$ -	$ 98,383	$ -
American Funds EuroPacific Growth R5e	$ -	$ 167,196	$ (101,830)	$ 2,797,527	$ -	$ (5)	$ 29,441	$ 2,892,329
American Funds Capital World G&I R4	$ 556,331	$ 12,725	$ (8,281)	$ (584,600)	$ -	$ (8)	$ 23,834	$ -
American Funds Capital World G&I R5e	$ -	$ 154,377	$ (55,615)	$ 559,083	$ -	$ -	$ 760	$ 658,605
Vanguard Developed Markets Index Admiral	$ 75,681	$ 17,444	$ (60,337)	$ 3,345	$ -	$ -	$ (537)	$ 35,595
Income Flex Balanced	$ 138,359	$ -	$ -	$ -	$ -	$ -	$ 4,806	$ 143,166
Prudential Day One Incomeflex Target Balanced Fund	$ 259,735	$ 17,996	$ (8,220)	$ 198	$ -	$ -	$ 5,806	$ 275,516
Totals	**$ 26,343,162**	**$ 2,531,144**	**$ (2,816,875)**	**$ -**	**$ 10,112**	**$ (75)**	**$ 596,552**	**$ 26,664,021**

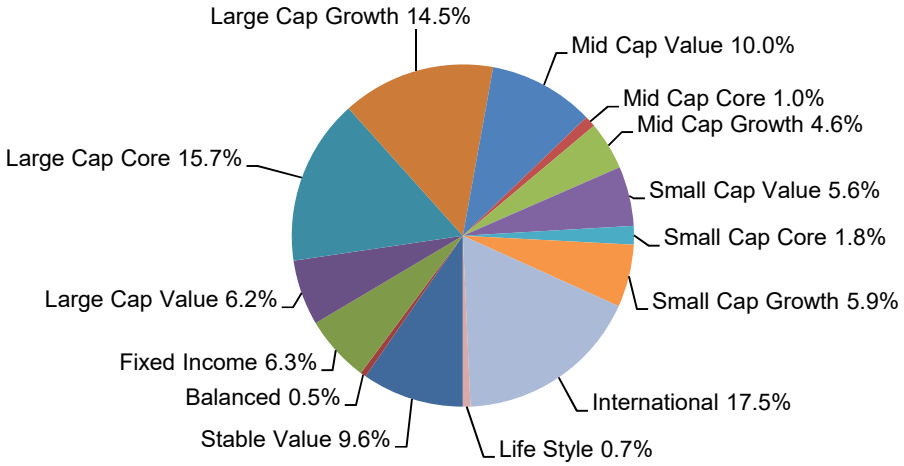
Asset Allocation as of June 30, 2020



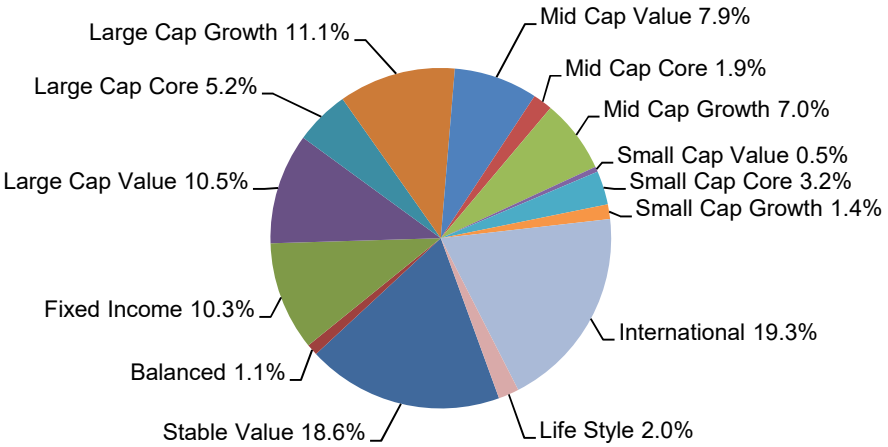
Asset Allocation as of July 1, 2019



June 30, 2020 Plan Contributions



June 30, 2019 Plan Contributions



U.S. Equity Style Box

	Value	Blend	Growth
Large	***T.Rowe Price US Large Cap Value***	***Vanguard 500 Index Fund*** ***American Funds Fundamental Investors R5e***	***Fidelity Advisor New Insights I***
Medium	***Vanguard Selected Value Inv***	***Vanguard Mid Cap Index Admiral***	***Eaton Vance Atlanta Capital SMID-Cap R6*** ***Westfield Mid Cap Growth***
Small	***Prudential QMA Small Cap Value***	***Vanguard Small Cap Index***	***BlackRock Small Cap Growth Equity Instl***

Additional Asset Categories within Investment Line-up

Stable Asset
Prudential Stable Value Fund

Fixed Income
Core Plus Bond/PIM

Balanced
Oakmark Equity & Income Advisor

International Equity
American Funds EuroPacific Growth Fund R5e
Vanguard Developed Markets Index

Global Equity
American Funds Capital World G/I R5e

Annuity Options
Income Flex - Balanced
Income Flex - Conservative Growth
Income Flex - Income & Equity
Prudential Day One Incomeflex Target Balanced Fund

Lancaster County, Nebraska 401(a) and 457 PLAN
CURRENT PLAN EXPENSES

Asset Class	Fund Name	Ticker	Balances as of 6/30/2020	Expense Ratio (%)	Expenses ($)	Revenue Sharing (%)	Revenue Sharing ($)
Stable Value	Prudential Stable Value Fund	N/A	$ 46,523,242	0.36%	$ 167,484	0.00%	$ -
Balanced	Oakmark Equity & Income Advisor	OAYBX	$ 2,967,069	0.64%	$ 18,989	0.11%	$ 3,264
Intermediate Term Bond	Core Plus Bond/PIM	N/A	$ 17,040,204	0.40%	$ 68,161	0.03%	$ 5,112
Large Cap Value	T. Rowe Price U.S. Large Cap Value	N/A	$ 15,021,130	0.57%	$ 85,620	0.10%	$ 15,021
Large Cap Blend (active)	American Funds Fundamental Investors R5e	RFNHX	$ 7,585,254	0.44%	$ 33,375	0.16%	$ 12,136
Large Cap Blend (passive)	Vanguard 500 Index	VFIAX	$ 5,580,483	0.04%	$ 2,232	0.00%	$ -
Large Cap Growth	Fidelity Advisor New Insights I	FINSX	$ 22,118,681	0.79%	$ 174,738	0.25%	$ 55,297
Mid Cap Value	Vanguard Selected Value	VASVX	$ 10,984,540	0.33%	$ 36,249	0.00%	$ -
Mid Cap Blend (passive)	Vanguard Mid Cap Index	VIMAX	$ 1,448,637	0.05%	$ 724	0.00%	$ -
Mid Cap Growth	Eaton Vance Atlanta Capital SMID R6	ERASX	$ 1,770,003	0.82%	$ 14,514	0.00%	$ -
Mid Cap Growth	Mid Growth Westfield Capital	N/A	$ 9,636,355	0.75%	$ 72,273	0.00%	$ -
Small Cap Value	Prudential QMA Small Cap Value R6	TSVQX	$ 802,665	0.63%	$ 5,057	0.00%	$ -
Small Cap Blend (passive)	Vanguard Small Cap Index	VSMAX	$ 3,617,035	0.05%	$ 1,809	0.00%	$ -
Small Cap Growth	BlackRock Small Cap Growth Equity	PSGIX	$ 3,147,412	0.50%	$ 15,737	0.25%	$ 7,869
International Equity	American Funds EuroPacific Growth R5e	RERHX	$ 23,382,893	0.62%	$ 144,974	0.16%	$ 37,413
International Equity	Vanguard Developed Markets	VTMGX	$ 283,599	0.07%	$ 199	0.00%	$ -
World Stock	American Funds Capital World G&I R5e	RWIHX	$ 6,463,121	0.58%	$ 37,486	0.16%	$ 10,341
Lifestyle Funds	Income Flex Balanced*	N/A	$ 1,462,314	1.77%	$ 25,883	0.25%	$ 3,656
Lifestyle Funds	Income Flex Conservative*	N/A	$ 290,990	1.71%	$ 4,976	0.25%	$ 727
Lifestyle Funds	Prudential Day One Incomeflex Target Balanced Fund**	N/A	$ 2,391,790	1.59%	$ 38,029	0.25%	$ 5,979
Total			**$ 182,517,415**	**0.52%**	**$ 948,508**	**0.09%**	**$ 156,815**

***Expense ratio includes 0.95% Guarantee Fee**
****Expense ratio includes 1.00% Guarantee Fee**

Total Revenue from investment options:	0.09%	$ 156,814.96
Contract pricing (no credit allowance 7.5BPS)	0.075%	$ 136,888.06
difference		$ 19,926.90
Current Contract		
Prudential Required Revenue: 7.5BPS	0.075%	
Credit Allowance is $30,000:	0.02%	
Average weighted expense ratio of variable funds:	0.54%	

Prudential Stable Value Fund

Crediting Rates

07/01/20 - 09/30/20	2.11%
04/01/20 - 06/30/20	2.41%
01/01/20 - 03/31/20	2.53%
10/01/19 - 12/31/19	2.64%
07/01/19 - 09/30/19	2.67%
04/01/19 - 06/30/19	2.62%
01/01/19 - 03/31/19	2.36%
10/01/18 - 12/31/18	2.48%
07/01/18 - 09/01/18	2.34%

Performance as of 06/30/20

	2nd Quarter	Year to Date
Value	0.60%	1.23%
Hueler Index	0.57%	1.18%

Fund Allocation As of 06/30/20

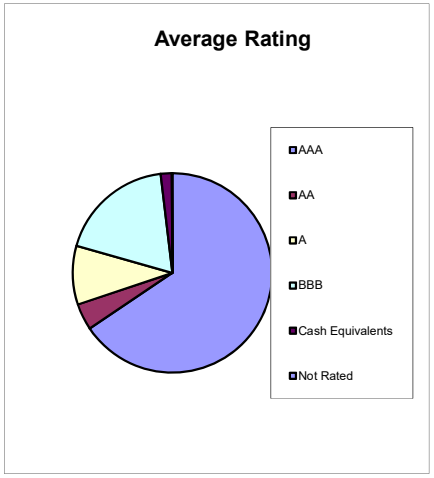
MBS	26.19%
Treasuries	12.05%
Corporates	26.97%
CMBs	19.69%
Agencies	0.00%
Emerging Debt	0.57%
ABS	7.64%
High Yield	1.22%
Cash / Other	5.67%
Total	100%

Portfolio Duration **3.69 Years**

Quality Distribution* as of 06/30/20

AAA	65.6%
AA	4.3%
A	9.5%
BBB	18.8%
Cash Equivalents	1.8%
Not Rated	0.1%

*Middle of S&P, Moody's, and Fitch ratings.



Comparative Performance

As of June 30, 2020

	Allocation		Performance (%)					
	Market Value ($000)	%	1 Quarter	Year To Date	1 Year	3 Years	5 Years	Expense Ratio
Lancaster 401(a) Plan	155,853	100.00						
Prudential Stable Value Fund	39,783	25.53	0.60	1.23	2.56	N/A	N/A	0.36
Hueler Stable Value			*0.57*	*1.18*	*2.46*	*2.33*	*2.11*	
Oakmark Equity & Income Advisor	2,676	1.72	14.63	-10.56	-5.15	1.98	N/A	0.64
60% S&P 500/40% Blmbg. Barc. U.S. Gov't/Credit			*13.66*	*1.37*	*9.08*	*9.15*	*8.59*	
IM All Balanced (MF) Median			13.30	-3.28	2.84	4.98	5.07	
Oakmark Equity & Income Advisor Rank			42	95	94	88	N/A	
Core Plus Bond/PIM	14,282	9.16	7.69	3.91	7.04	5.48	5.19	0.40
Blmbg. Barc. U.S. Aggregate			*2.90*	*6.14*	*8.74*	*5.32*	*4.30*	
IM U.S. Broad Market Core Fixed Income (MF) Median			4.97	5.56	8.07	4.91	4.05	
Core Plus Bond/PIM Rank			5	83	75	16	2	
T. Rowe Price U.S. Large Cap Value Eq IS	13,043	8.37	15.02	-17.91	-10.40	1.03	4.55	0.57
Russell 1000 Value Index			*14.29*	*-16.26*	*-8.84*	*1.82*	*4.64*	
IM U.S. Large Cap Value Equity (MF) Median			15.42	-15.32	-7.67	2.13	4.28	
T. Rowe Price U.S. Large Cap Value Eq IS Rank			60	80	80	70	44	
American Funds Fundamental Inv R5e	6,224	3.99	19.26	-5.63	4.72	8.22	N/A	0.44
S&P 500			*20.54*	*-3.08*	*7.51*	*10.73*	*10.73*	
IM U.S. Large Cap Core Equity (MF) Median			19.44	-4.04	5.68	9.04	9.02	
American Funds Fundamental Inv R5e Rank			54	67	57	62	N/A	
Vanguard 500 Index Admiral	4,101	2.63	20.54	-3.10	7.47	10.69	10.69	0.04
S&P 500			*20.54*	*-3.08*	*7.51*	*10.73*	*10.73*	
IM U.S. Large Cap Core Equity (MF) Median			19.44	-4.04	5.68	9.04	9.02	
Vanguard 500 Index Admiral Rank			37	42	30	26	14	

Comparative Performance

As of June 30, 2020

	Allocation		Performance (%)					
	Market Value ($000)	%	1 Quarter	Year To Date	1 Year	3 Years	5 Years	Expense Ratio
Fidelity Advisor New Insights I	19,255	12.35	24.41	2.22	8.70	12.63	11.33	0.79
Russell 1000 Growth Index			*27.84*	*9.81*	*23.28*	*18.99*	*15.89*	
IM U.S. Large Cap Growth Equity (MF) Median			27.69	10.21	21.05	18.03	14.47	
Fidelity Advisor New Insights I Rank			86	94	97	96	93	
Vanguard Selected Value Inv	9,306	5.97	25.22	-21.93	-14.47	-3.54	1.17	0.33
Russell 2500 Value Index			*20.60*	*-21.18*	*-15.50*	*-2.60*	*1.85*	
IM U.S. SMID Cap Value Equity (MF) Median			21.00	-20.98	-16.23	-3.54	0.70	
Vanguard Selected Value Inv Rank			19	59	36	50	35	
Vanguard Mid Cap Index Admiral	1,033	0.66	24.96	-7.18	-0.20	6.45	6.99	0.05
Russell Midcap Index			*24.61*	*-9.13*	*-2.24*	*5.79*	*6.76*	
IM U.S. Mid Cap Core Equity (MF) Median			20.77	-12.42	-6.15	2.34	3.60	
Vanguard Mid Cap Index Admiral Rank			22	15	16	12	13	
Eaton Vance Atlanta Capital R6	1,435	0.92	22.27	-11.09	-5.32	8.55	9.64	0.82
Russell Midcap Growth Index			*30.26*	*4.16*	*11.91*	*14.76*	*11.60*	
IM U.S. Mid Cap Growth Equity (MF) Median			30.58	5.22	11.63	14.08	10.50	
Eaton Vance Atlanta Capital R6 Rank			94	97	97	91	72	
Mid Growth Westfield Capital	8,376	5.37	27.92	0.24	12.49	15.23	12.09	0.75
Russell Midcap Growth Index			*30.26*	*4.16*	*11.91*	*14.76*	*11.60*	
IM U.S. Mid Cap Growth Equity (MF) Median			30.58	5.22	11.63	14.08	10.50	
Mid Growth Westfield Capital Rank			70	76	39	36	28	
Prudential QMA Small Cap Value R6	484	0.31	29.53	-31.89	-25.89	-10.67	-2.83	0.63
Russell 2000 Value Index			*18.91*	*-23.50*	*-17.48*	*-4.35*	*1.26*	
IM U.S. Small Cap Value Equity (MF) Median			21.81	-23.41	-17.72	-5.45	-0.42	
Prudential QMA Small Cap Value R6 Rank			10	95	96	96	87	

Comparative Performance

As of June 30, 2020

	Allocation		Performance (%)					
	Market Value ($000)	%	1 Quarter	Year To Date	1 Year	3 Years	5 Years	Expense Ratio
Vanguard Small Cap Index Admiral	2,928	1.88	26.66	-11.42	-5.60	3.99	5.40	0.05
Russell 2000 Index			*25.42*	*-12.98*	*-6.63*	*2.01*	*4.29*	
IM U.S. Small Cap Core Equity (MF) Median			22.39	-17.68	-11.79	-0.91	2.33	
Vanguard Small Cap Index Admiral Rank			20	14	15	6	7	
BlackRock Small Cap Growth Equity Instl	2,658	1.71	30.99	-3.37	6.17	9.97	7.36	0.50
Russell 2000 Growth Index			*30.58*	*-3.06*	*3.48*	*7.86*	*6.86*	
IM U.S. Small Cap Growth Equity (MF) Median			30.85	0.00	4.23	9.31	8.45	
BlackRock Small Cap Growth Equity Instl Rank			49	63	38	47	62	
American Funds EuroPacific Growth R5e	20,491	13.15	22.70	-4.86	3.00	4.61	N/A	0.62
MSCI EAFE (Net)			*14.88*	*-11.34*	*-5.13*	*0.81*	*2.05*	
IM International Large Cap Core Equity (MF) Median			16.72	-11.22	-5.77	-0.28	0.59	
American Funds EuroPacific Growth R5e Rank			15	10	9	8	N/A	
American Funds Capital World G&I R5e	5,805	3.72	18.32	-5.77	2.40	5.51	N/A	0.58
MSCI World (Net)			*19.36*	*-5.77*	*2.84*	*6.70*	*6.90*	
IM International Large Cap Core Equity (MF) Median			16.72	-11.22	-5.77	-0.28	0.59	
American Funds Capital World G&I R5e Rank			26	11	9	8	N/A	
Vanguard Developed Markets	36	0.02	17.52	-10.76	-4.26	0.88	2.46	0.07
Spliced Developed ex US Index			*16.51*	*-11.17*	*-4.46*	*1.11*	*2.71*	
IM International Large Cap Core Equity (MF) Median			16.72	-11.22	-5.77	-0.28	0.59	
Vanguard Developed Markets Rank			43	47	37	22	1	

Comparative Performance

As of June 30, 2020

	Allocation		Performance (%)					
	Market Value ($000)	%	1 Quarter	Year To Date	1 Year	3 Years	5 Years	Expense Ratio
Lancaster 457 Plan	26,664	100.00						
Prudential Stable Value Fund	6,740	25.28	0.60	1.23	2.56	N/A	N/A	0.36
Hueler Stable Value			*0.57*	*1.18*	*2.46*	*2.33*	*2.11*	
Oakmark Equity & Income Advisor	2,676	10.04	14.63	-10.56	-5.15	1.98	N/A	0.64
60% S&P 500/40% Blmbg. Barc. U.S. Gov't/Credit			*13.66*	*1.37*	*9.08*	*9.15*	*8.59*	
IM All Balanced (MF) Median			13.30	-3.28	2.84	4.98	5.07	
Oakmark Equity & Income Advisor Rank			42	95	94	88	N/A	
Core Plus Bond/PIM	2,758	10.34	7.69	3.91	7.04	5.48	5.19	0.40
Blmbg. Barc. U.S. Aggregate			*2.90*	*6.14*	*8.74*	*5.32*	*4.30*	
IM U.S. Broad Market Core Fixed Income (MF) Median			4.97	5.56	8.07	4.91	4.05	
Core Plus Bond/PIM Rank			5	83	75	16	2	
T. Rowe Price U.S. Large Cap Value Eq IS	13,043	48.91	15.02	-17.91	-10.40	1.03	4.55	0.57
Russell 1000 Value Index			*14.29*	*-16.26*	*-8.84*	*1.82*	*4.64*	
IM U.S. Large Cap Value Equity (MF) Median			15.42	-15.32	-7.67	2.13	4.28	
T. Rowe Price U.S. Large Cap Value Eq IS Rank			60	80	80	70	44	
American Funds Fundamental Inv R5e	6,224	23.34	19.26	-5.63	4.72	8.22	N/A	0.44
S&P 500			*20.54*	*-3.08*	*7.51*	*10.73*	*10.73*	
IM U.S. Large Cap Core Equity (MF) Median			19.44	-4.04	5.68	9.04	9.02	
American Funds Fundamental Inv R5e Rank			54	67	57	62	N/A	
Vanguard 500 Index Admiral	1,479	5.55	20.54	-3.10	7.47	10.69	10.69	0.04
S&P 500			*20.54*	*-3.08*	*7.51*	*10.73*	*10.73*	
IM U.S. Large Cap Core Equity (MF) Median			19.44	-4.04	5.68	9.04	9.02	
Vanguard 500 Index Admiral Rank			37	42	30	26	14	

Comparative Performance

As of June 30, 2020

	Allocation		Performance (%)					
	Market Value ($000)	%	1 Quarter	Year To Date	1 Year	3 Years	5 Years	Expense Ratio
Fidelity Advisor New Insights I	19,255	72.21	24.41	2.22	8.70	12.63	11.33	0.79
Russell 1000 Growth Index			*27.84*	*9.81*	*23.28*	*18.99*	*15.89*	
IM U.S. Large Cap Growth Equity (MF) Median			27.69	10.21	21.05	18.03	14.47	
Fidelity Advisor New Insights I Rank			86	94	97	96	93	
Vanguard Selected Value Inv	1,679	6.30	25.22	-21.93	-14.47	-3.54	1.17	0.33
Russell 2500 Value Index			*20.60*	*-21.18*	*-15.50*	*-2.60*	*1.85*	
IM U.S. SMID Cap Value Equity (MF) Median			21.00	-20.98	-16.23	-3.54	0.70	
Vanguard Selected Value Inv Rank			19	59	36	50	35	
Vanguard Mid Cap Index Admiral	416	1.56	24.96	-7.18	-0.20	6.45	6.99	0.05
Russell Midcap Index			*24.61*	*-9.13*	*-2.24*	*5.79*	*6.76*	
IM U.S. Mid Cap Core Equity (MF) Median			20.77	-12.42	-6.15	2.34	3.60	
Vanguard Mid Cap Index Admiral Rank			22	15	16	12	13	
Eaton Vance Atlanta Capital R6	1,435	5.38	22.27	-11.09	-5.32	8.55	9.64	0.82
Russell Midcap Growth Index			*30.26*	*4.16*	*11.91*	*14.76*	*11.60*	
IM U.S. Mid Cap Growth Equity (MF) Median			30.58	5.22	11.63	14.08	10.50	
Eaton Vance Atlanta Capital R6 Rank			94	97	97	91	72	
Mid Growth Westfield Capital	1,260	4.73	27.92	0.24	12.49	15.23	12.09	0.75
Russell Midcap Growth Index			*30.26*	*4.16*	*11.91*	*14.76*	*11.60*	
IM U.S. Mid Cap Growth Equity (MF) Median			30.58	5.22	11.63	14.08	10.50	
Mid Growth Westfield Capital Rank			70	76	39	36	28	
Prudential QMA Small Cap Value R6	484	1.82	29.53	-31.89	-25.89	-10.67	-2.83	0.63
Russell 2000 Value Index			*18.91*	*-23.50*	*-17.48*	*-4.35*	*1.26*	
IM U.S. Small Cap Value Equity (MF) Median			21.81	-23.41	-17.72	-5.45	-0.42	
Prudential QMA Small Cap Value R6 Rank			10	95	96	96	87	

Comparative Performance

As of June 30, 2020

	Allocation		Performance (%)					
	Market Value ($000)	%	1 Quarter	Year To Date	1 Year	3 Years	5 Years	Expense Ratio
Vanguard Small Cap Index Admiral	689	2.58	26.66	-11.42	-5.60	3.99	5.40	0.05
Russell 2000 Index			*25.42*	*-12.98*	*-6.63*	*2.01*	*4.29*	
IM U.S. Small Cap Core Equity (MF) Median			22.39	-17.68	-11.79	-0.91	2.33	
Vanguard Small Cap Index Admiral Rank			20	14	15	6	7	
BlackRock Small Cap Growth Equity Instl	490	1.84	30.99	-3.37	6.17	9.97	7.36	0.50
Russell 2000 Growth Index			*30.58*	*-3.06*	*3.48*	*7.86*	*6.86*	
IM U.S. Small Cap Growth Equity (MF) Median			30.85	0.00	4.23	9.31	8.45	
BlackRock Small Cap Growth Equity Instl Rank			49	63	38	47	62	
American Funds EuroPacific Growth R5e	20,491	76.85	22.70	-4.86	3.00	4.61	N/A	0.62
MSCI EAFE (Net)			*14.88*	*-11.34*	*-5.13*	*0.81*	*2.05*	
IM International Large Cap Core Equity (MF) Median			16.72	-11.22	-5.77	-0.28	0.59	
American Funds EuroPacific Growth R5e Rank			15	10	9	8	N/A	
American Funds Capital World G&I R5e	5,805	21.77	18.32	-5.77	2.40	5.51	N/A	0.58
MSCI World (Net)			*19.36*	*-5.77*	*2.84*	*6.70*	*6.90*	
IM International Large Cap Core Equity (MF) Median			16.72	-11.22	-5.77	-0.28	0.59	
American Funds Capital World G&I R5e Rank			26	11	9	8	N/A	
Vanguard Developed Markets	248	0.93	17.52	-10.76	-4.26	0.88	2.46	0.07
Spliced Developed ex US Index			*16.51*	*-11.17*	*-4.46*	*1.11*	*2.71*	
IM International Large Cap Core Equity (MF) Median			16.72	-11.22	-5.77	-0.28	0.59	
Vanguard Developed Markets Rank			43	47	37	22	1	

The Lancaster County, Nebraska Employees Retirement Plan

Prudential

Fund Performance as of June 30, 2020

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1 **Fund Performance.** The performance table provides fund performance information, and other relevant performance and supplementary information concerning the Fund and its manager. Three types of information are provided. "Fund" Performance represents the actual performance of the Fund for all periods since the inception date of the Fund. "Manager's Composite" represents the composite return of multiple portfolios advised by the current Manager having a similar investment style as this Fund. "Blended" represents a combination of the Actual Fund performance and the current Manager Composite performance. Actual Fund performance is used for periods after the Fund was managed by the current Manager. For periods before the current Manager's assumption of Fund management, the Manager Composite return is used. The inception date associated with this line is the inception date of the Manager Composite. "Since Inception" returns are only provided when the inception date is less than 10 years ago.

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Fund/Benchmark Name	Inception Date	YTD 07/31/20	CUMULATIVE RETURNS			AVERAGE ANNUAL RETURNS				Since Inception	Risk 5 YRS	Alpha 5 YRS	Sharpe 5 YRS	DDA Rank 12/31/19	Gross Expense Ratio	Net Expense Ratio
			1 Month	3 Month	YTD	1 Year	3 Year	5 Year	10 Year							
ALLOCATION - 50% TO 70% EQUITY																
Keep in mind that 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.																
Prudential IncomeFlex® Select℠ Lifetime Balanced Fund[8,25]	11/28/2006	0.81%	1.85%	14.14%	-2.48%	3.48%	5.10%	5.02%	7.64%	---	10.05%	-2.34%	0.42%	---	1.77%	1.77%
Prudential IncomeFlex® Select℠ Lifetime Balanced Fund[8,25]	11/28/2006	0.52%	1.81%	14.00%	-2.72%	2.96%	4.58%	4.50%	7.10%	---	10.05%	-2.84%	0.37%	---	2.27%	2.27%
Prudential IncomeFlex® Select℠ Lifetime Conservative Growth Fund[8,25]	11/28/2006	2.19%	1.71%	12.50%	-0.88%	4.51%	5.12%	4.86%	7.02%	---	8.54%	-2.12%	0.46%	---	1.71%	1.71%
Prudential IncomeFlex® Select℠ Lifetime Conservative Growth Fund[8,25]	11/28/2006	1.89%	1.66%	12.37%	-1.13%	3.99%	4.60%	4.34%	6.49%	---	8.54%	-2.62%	0.41%	---	2.21%	2.21%
Allocation--50% to 70% Equity Category Median			*1.67%*	*13.56%*	*-2.49%*	*3.24%*	*5.27%*	*5.41%*	*7.99%*	*---*	*9.83%*	*-1.70%*	*0.48%*	*---*	*---*	*---*
Allocation--50% to 70% Equity Category Median			*1.67%*	*13.56%*	*-2.49%*	*3.24%*	*5.27%*	*5.41%*	*7.99%*	*---*	*9.83%*	*-2.20%*	*0.48%*	*---*	*---*	*---*
Lifetime Balanced Fund[25]	04/30/1994	1.52%	1.95%	14.48%	-1.89%	4.73%	6.37%	6.29%	8.94%	---	10.06%	-1.14%	0.54%	---	0.57%	0.57%
Lifetime Balanced Primary Benchmark		*3.45%*	*1.98%*	*14.26%*	*-0.23%*	*6.89%*	*7.59%*	*7.22%*	*9.29%*	*---*	*9.54%*	*0.00%*	*0.66%*	*---*	*---*	*---*
Lifetime Conservative Growth Fund[25]	04/30/1994	2.91%	1.81%	12.84%	-0.29%	5.77%	6.39%	6.13%	8.31%	---	8.55%	-0.92%	0.61%	---	0.51%	0.51%
Lifetime Conservative Growth Primary Benchmark		*4.30%*	*1.80%*	*12.47%*	*0.93%*	*7.40%*	*7.32%*	*6.83%*	*8.47%*	*---*	*8.10%*	*0.00%*	*0.72%*	*---*	*---*	*---*
ALLOCATION - 70% TO 85% EQUITY																
Keep in mind that 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.*** *Fixed income investments are subject to interest rate risk and their value will decline as interest rates rise. It is possible to lose money by investing in securities.*																
Lifetime Aggressive Growth Fund[25]	04/30/1994	-0.45%	2.20%	16.93%	-4.22%	3.08%	6.30%	6.47%	9.83%	---	12.30%	-1.37%	0.48%	---	0.65%	0.65%
Lifetime Aggressive Growth Primary Benchmark		*1.90%*	*2.26%*	*16.87%*	*-2.19%*	*5.81%*	*7.82%*	*7.68%*	*10.40%*	*---*	*11.74%*	*0.00%*	*0.59%*	*---*	*---*	*---*
Allocation--70% to 85% Equity Category Median			*2.18%*	*16.47%*	*-5.34%*	*1.19%*	*4.87%*	*5.34%*	*8.53%*	*---*	*12.43%*	*-2.31%*	*0.40%*	*---*	*---*	*---*
Lifetime Growth Fund[25]	04/30/1994	1.26%	2.07%	15.41%	-2.32%	4.54%	6.53%	6.44%	9.29%	---	10.76%	-1.08%	0.53%	---	0.59%	0.59%
Lifetime Growth Primary Benchmark		*2.88%*	*2.09%*	*15.08%*	*-0.92%*	*6.47%*	*7.62%*	*7.33%*	*9.61%*	*---*	*10.26%*	*0.00%*	*0.63%*	*---*	*---*	*---*
Allocation--70% to 85% Equity Category Median			*2.18%*	*16.47%*	*-5.34%*	*1.19%*	*4.87%*	*5.34%*	*8.53%*	*---*	*12.43%*	*-2.75%*	*0.40%*	*---*	*---*	*---*

The Lancaster County, Nebraska Employees Retirement Plan

Prudential

Fund Performance as of June 30, 2020

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1 **Fund Performance.** The performance table provides fund performance information, and other relevant performance and supplementary information concerning the Fund and its manager. Three types of information are provided. "Fund" Performance represents the actual performance of the Fund for all periods since the inception date of the Fund. "Manager's Composite" represents the composite return of multiple portfolios advised by the current Manager having a similar investment style as this Fund. "Blended" represents a combination of the Actual Fund performance and the current Manager Composite performance. Actual Fund performance is used for periods after the Fund was managed by the current Manager. For periods before the current Manager's assumption of Fund management, the Manager Composite return is used. The inception date associated with this line is the inception date of the Manager Composite. "Since Inception" returns are only provided when the inception date is less than 10 years ago.

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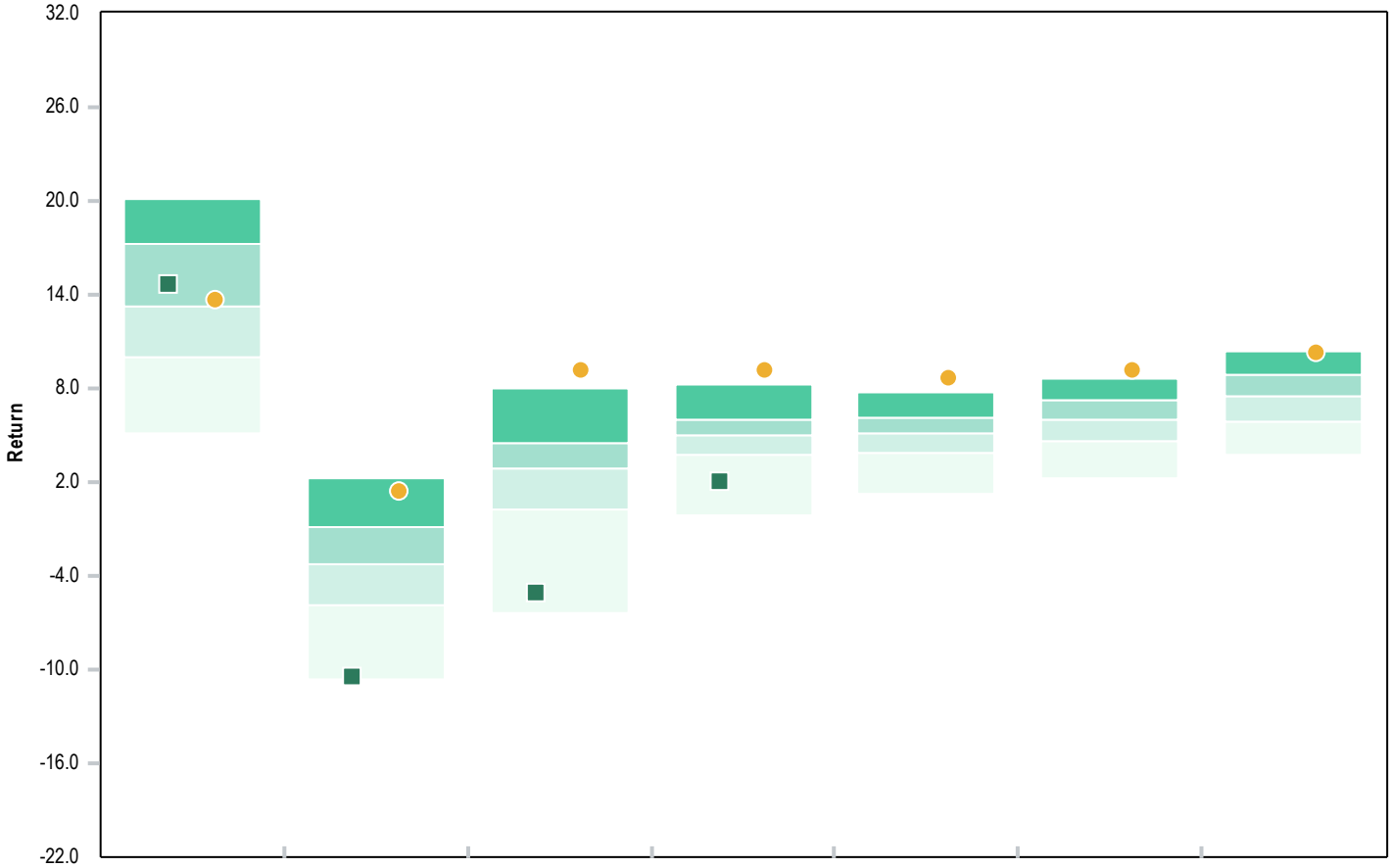
Fund/Benchmark Name	Inception Date	YTD 07/31/20	CUMULATIVE RETURNS 1 Month	3 Month	YTD	AVERAGE ANNUAL RETURNS 1 Year	3 Year	5 Year	10 Year	Since Inception	Risk 5 YRS	Alpha 5 YRS	Sharpe 5 YRS	DDA Rank 12/31/19	Gross Expense Ratio	Net Expense Ratio
ALLOCATION - TARGET-DATE RETIREMENT INCOME																
For Prudential Day One, the target-date is the approximate year when investors plan to retire and may begin withdrawing their money. The asset allocation of the target-date funds will become more conservative as the target-date approaches and for ten years after the target-date by lessening the equity exposure and increasing the exposure in fixed income investments. The principal value of an investment in a target-date fund is not guaranteed at any time, including the target-date. There is no guarantee that the fund will provide adequate retirement income. A target-date fund should not be selected solely based on age or retirement date. Before investing, participants should carefully consider the fund's investment objectives, risks, charges and expenses, as well as their age, anticipated retirement date, risk tolerance, other investments owned, and planned withdrawals. The stated asset allocation may be subject to change. It is possible to lose money in a target-date fund, including losses near and following retirement. These risks may be increased to the extent investors begin to make withdrawals from the fund significantly before the target date. Investments in the Funds are not deposits or obligations of any bank and are not insured or guaranteed by any governmental agency or instrumentality. For investors close to or in retirement, the fund's equity exposure may result in investment volatility that could reduce an investor's available retirement assets when they are needed. For investors farther from retirement, there is risk that a fund may invest too much in investments designed to ensure capital conservation and/or current income, which may prevent the investor from meeting his or her retirement goals.															
For Retirement Goal, the target-date is the approximate year when investors plan to retire and may begin withdrawing their money. The asset allocation of the target-date funds will become more conservative as the target-date approaches and for five years after the target-date by lessening the equity exposure and increasing the exposure in fixed income type investments. The principal value of an investment in a target-date fund is not guaranteed at any time, including the target-date. There is no guarantee that the fund will provide adequate retirement income. A target-date fund should not be selected solely based on age or retirement date. Before investing, participants should carefully consider the fund's investment objectives, risks, charges and expenses, as well as their age, anticipated retirement date, risk tolerance, other investments owned, and planned withdrawals. The stated asset allocation may be subject to change. It is possible to lose money in a target-date fund, including losses near and following retirement. Investments in the Funds are not deposits or obligations of any bank and are not insured or guaranteed by any governmental agency or instrumentality.															
Prudential Day One® Income Fund[9,25]	06/30/2009	3.07%	1.38%	7.94%	0.45%	4.60%	4.96%	4.51%	5.47%	---	5.07%	-0.66%	0.67%	---	0.33%	0.33%
Prudential Day One Income Benchmark			*1.21%*	*7.05%*	*1.64%*	*5.89%*	*5.48%*	*4.77%*	*5.58%*	*---*	*4.51%*	*0.00%*	*0.81%*	*---*	*---*	*---*
Target-Date Retirement Category Median			*1.39%*	*8.40%*	*0.44%*	*4.38%*	*4.53%*	*4.15%*	*5.09%*	*---*	*5.42%*	*-1.37%*	*0.55%*	*---*	*---*	*---*
Retirement Goal Income Fund[25]	11/25/2002	4.64%	1.31%	8.33%	2.48%	6.30%	5.29%	4.65%	5.32%	---	4.70%	-0.91%	0.75%	---	0.42%	0.42%
Retirement Goal Income Fund[25]	11/25/2002	4.64%	1.31%	8.33%	2.48%	6.30%	5.26%	4.64%	5.38%	---	4.70%	-0.93%	0.74%	---	0.42%	0.42%
Retirement Goal Income Primary Benchmark		*5.10%*	*1.05%*	*6.68%*	*2.99%*	*7.09%*	*5.70%*	*4.95%*	*5.37%*	*---*	*3.95%*	*0.00%*	*0.96%*	*---*	*---*	*---*
Target-Date Retirement Category Median			*1.39%*	*8.40%*	*0.44%*	*4.38%*	*4.53%*	*4.15%*	*5.09%*	*---*	*5.42%*	*-2.08%*	*0.55%*	*---*	*---*	*---*
ALLOCATION - TARGET-DATE RETIREMENT INCOME (WITH INCOME GUARANTEE)																
Keep in mind that 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.***																
For Prudential Day One IncomeFlex Target, the target-date is the approximate year when investors plan to retire and may begin withdrawing their money. The asset allocation of the target-date funds will become more conservative until the date which is ten years prior to the target-date by lessening the equity exposure and increasing the exposure in fixed income investments. The principal value of an investment in a target-date fund is not guaranteed at any time, including the target-date. There is no guarantee that the fund will provide adequate retirement income. A target-date fund should not be selected solely based on age or retirement date. Before investing, participants should carefully consider the fund's investment objectives, risks, charges and expenses, as well as their age, anticipated retirement date, risk tolerance, other investments owned, and planned withdrawals. The stated asset allocation may be subject to change. It is possible to lose money in a target-date fund, including losses near and following retirement. These risks may be increased to the extent investors begin to make withdrawals from the fund significantly before the target date. Investments in the Funds are not deposits or obligations of any bank and are not insured or guaranteed by any governmental agency or instrumentality. For investors close to or in retirement, the fund's equity exposure may result in investment volatility that could reduce an investor's available retirement assets when they are needed. For investors farther from retirement, there is risk that a fund may invest too much in investments designed to ensure capital conservation and/or current income, which may prevent the investor from meeting his or her retirement goals.															
Prudential IncomeFlex® Select℠ Lifetime Income & Equity Fund[8,25]	11/28/2006	3.75%	1.32%	9.01%	1.30%	5.38%	4.61%	4.12%	5.42%	---	5.76%	-1.97%	0.53%	---	1.63%	1.63%
Prudential IncomeFlex® Select℠ Lifetime Income & Equity Fund[8,25]	11/28/2006	3.45%	1.28%	8.87%	1.04%	4.86%	4.09%	3.60%	4.90%	---	5.76%	-2.47%	0.44%	---	2.13%	2.13%
Target-Date Retirement Category Median			*1.39%*	*8.40%*	*0.44%*	*4.38%*	*4.53%*	*4.15%*	*5.09%*	*---*	*5.42%*	*-1.70%*	*0.55%*	*---*	*---*	*---*
Prudential Day One® IncomeFlex® Target Balanced Fund[2,5,25]	06/30/2009	0.26%	1.84%	12.15%	-2.88%	2.44%	4.48%	4.43%	6.59%	---	8.48%	-1.88%	0.42%	---	1.34%	1.34%
Prudential Day One® IncomeFlex® Target Balanced Fund[2,5,25]	06/30/2009	0.11%	1.82%	12.08%	-3.00%	2.18%	4.22%	4.16%	6.32%	---	8.48%	-2.13%	0.39%	---	1.59%	1.59%

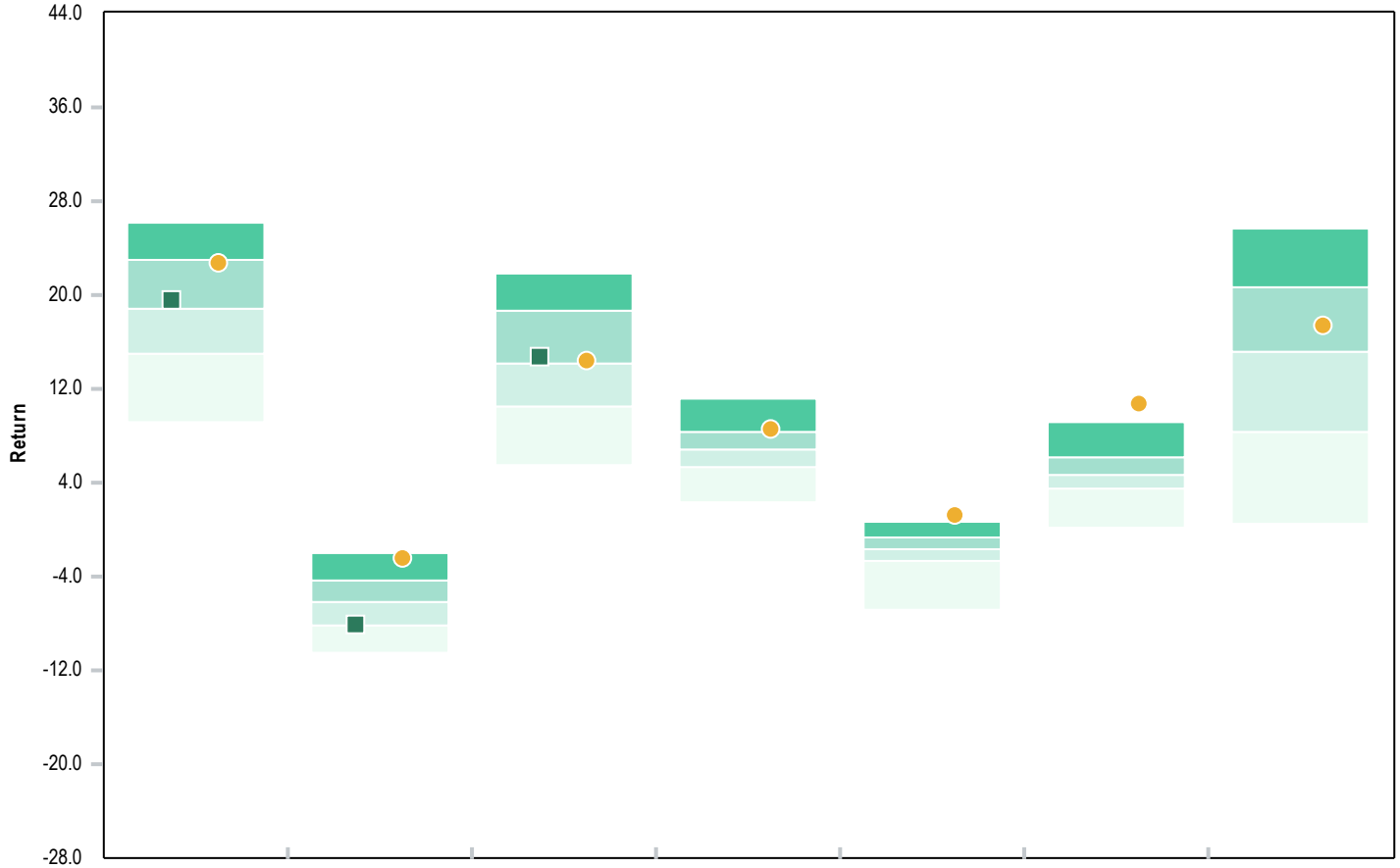
Investment Manager Performance

Peer Group Analysis - IM All Balanced (MF)



	1 Qtr	YTD	1 Yr	3 Yrs	5 Yrs	7 Yrs	10 Yrs
Oakmark Equity & Income Advisor	14.63 (42)	-10.56 (95)	-5.15 (94)	1.98 (88)	N/A	N/A	N/A
60% S&P 500/40% Blmbg. Barc. U.S. Gov't/Credit	13.66 (48)	1.37 (9)	9.08 (4)	9.15 (4)	8.59 (2)	9.16 (3)	10.21 (6)
5th Percentile	20.18	2.29	8.04	8.24	7.72	8.68	10.35
1st Quartile	17.27	-0.92	4.48	6.03	6.08	7.26	8.90
Median	13.30	-3.28	2.84	4.98	5.07	6.04	7.53
3rd Quartile	9.98	-5.89	0.19	3.70	3.89	4.63	5.94
95th Percentile	5.17	-10.64	-6.33	-0.08	1.25	2.26	3.81

Peer Group Analysis - IM All Balanced (MF)



	2019	2018	2017	2016	2015	2014	2013
Oakmark Equity & Income Advisor	19.43 (47)	-8.20 (76)	14.64 (48)	N/A	N/A	N/A	N/A
60% S&P 500/40% Blmbg. Barc. U.S. Gov't/Credit	22.64 (28)	-2.52 (8)	14.41 (49)	8.48 (23)	1.13 (4)	10.63 (3)	17.40 (41)
5th Percentile	26.20	-2.03	21.84	11.24	0.73	9.21	25.74
1st Quartile	23.00	-4.27	18.74	8.32	-0.66	6.20	20.70
Median	18.86	-6.24	14.21	6.80	-1.59	4.73	15.23
3rd Quartile	14.97	-8.14	10.47	5.32	-2.59	3.45	8.35
95th Percentile	9.16	-10.46	5.52	2.36	-6.90	0.09	0.53

Fund Information

Fund Name :	Harris Associates Investment Trust: Oakmark Equity and Income Fund; Advisor Class Shares	Portfolio Assets :	$8,126 Million
Fund Family :	Oakmark Family of Funds	Portfolio Manager :	McGregor/Hudson/Abbas
Ticker :	OAYBX	PM Tenure :	2016--2016--2020
Inception Date :	11/30/2016	Fund Style :	IM All Balanced (MF)
Fund Assets :	$983 Million	Style Benchmark :	60% S&P 500/40% Blmbg. Barc. U.S. Gov't/Credit

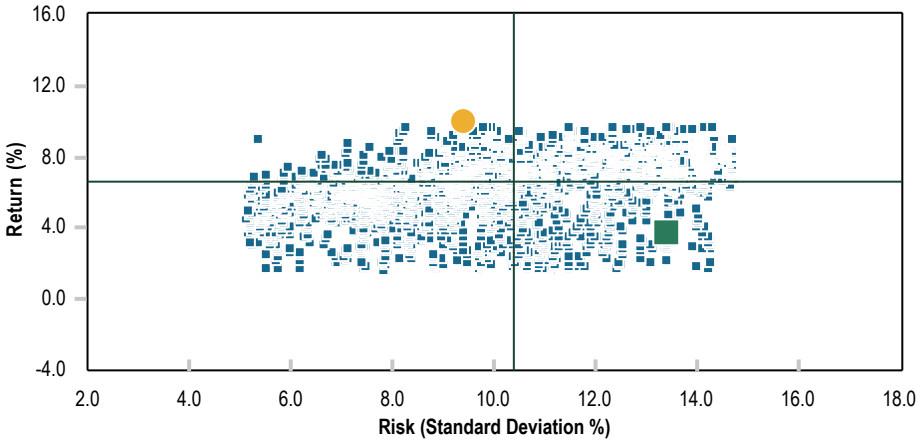
Fund Investment Policy

The Fund seeks income and preservation and growth of capital. The Fund invests approximately 40-75% of its total assets in common stocks and up to 60% of its total assets in debt securities issued by U.S. or non-U.S. governments and corporate entities rated at the time of purchase within the two highest grades.

Historical Statistics (12/01/16 - 06/30/20) *

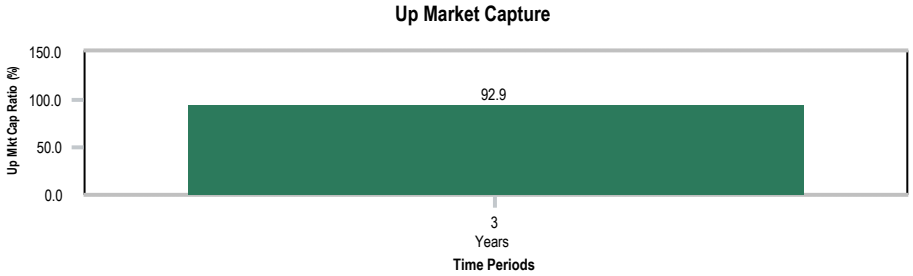
	Return	Standard Deviation	Sharpe Ratio	Alpha	Beta	R-Squared	Tracking Error	Information Ratio	Excess Risk	Inception Date
Oakmark Equity & Income Advisor	3.76	13.43	0.23	-8.40	1.34	0.89	5.58	-0.95	13.53	12/01/2016
60% S&P 500/40% Blmbg. Barc. U.S. Gov't/Credit	9.94	9.40	0.88	0.00	1.00	1.00	0.00	N/A	9.49	12/01/2016
90 Day U.S. Treasury Bill	1.57	0.24	N/A	1.67	-0.01	0.13	9.49	-0.88	0.00	12/01/2016

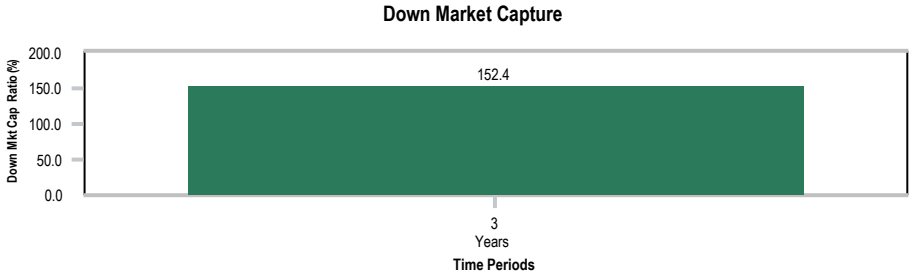
Peer Group Scattergram (12/01/16 to 06/30/20)



	Return	Standard Deviation
Oakmark Equity & Income Advisor	3.76	13.43
60% S&P 500/40% Blmbg. Barc. U.S. Gov't/Credit	9.94	9.40
Median	6.57	10.40

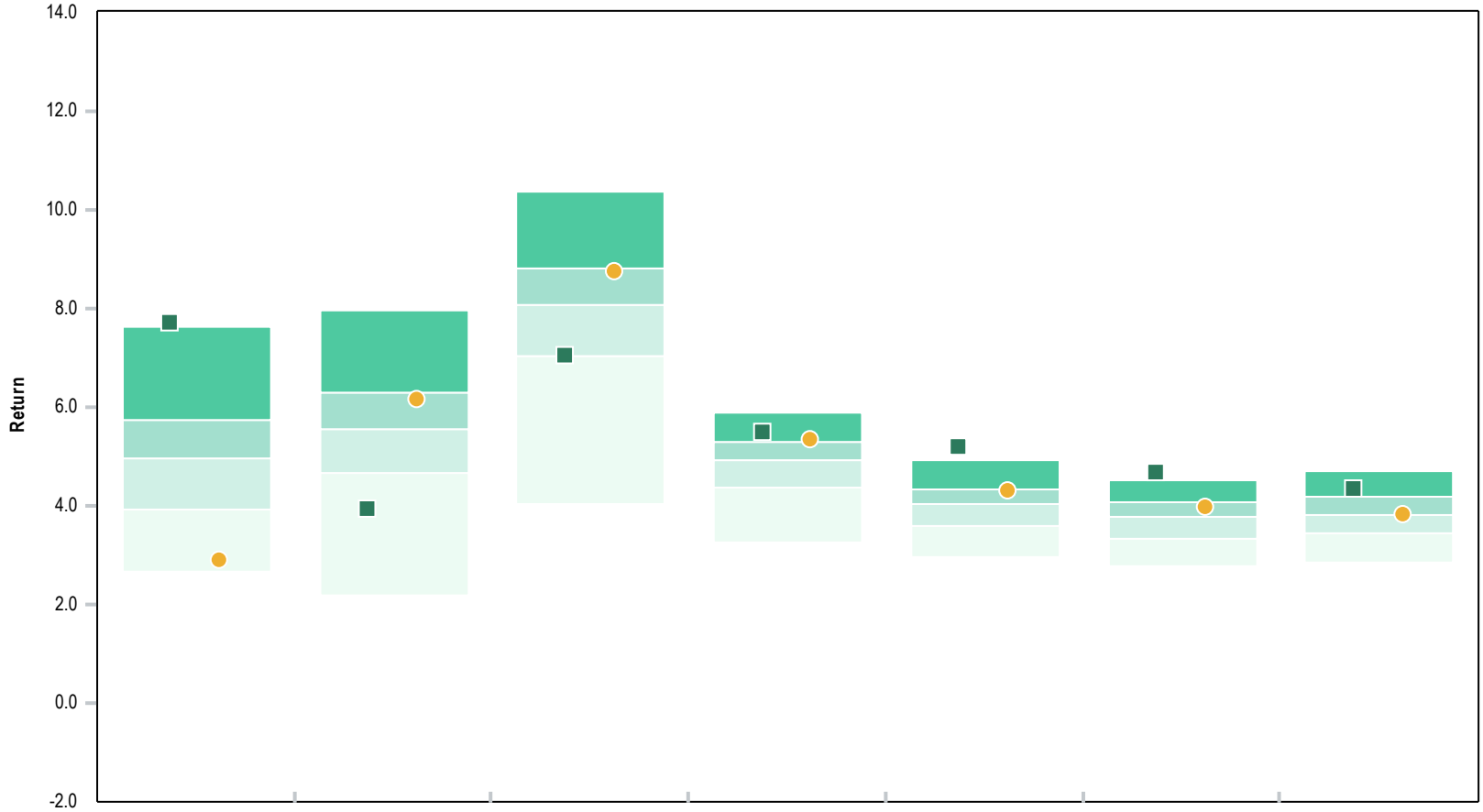
Up Down Market Capture





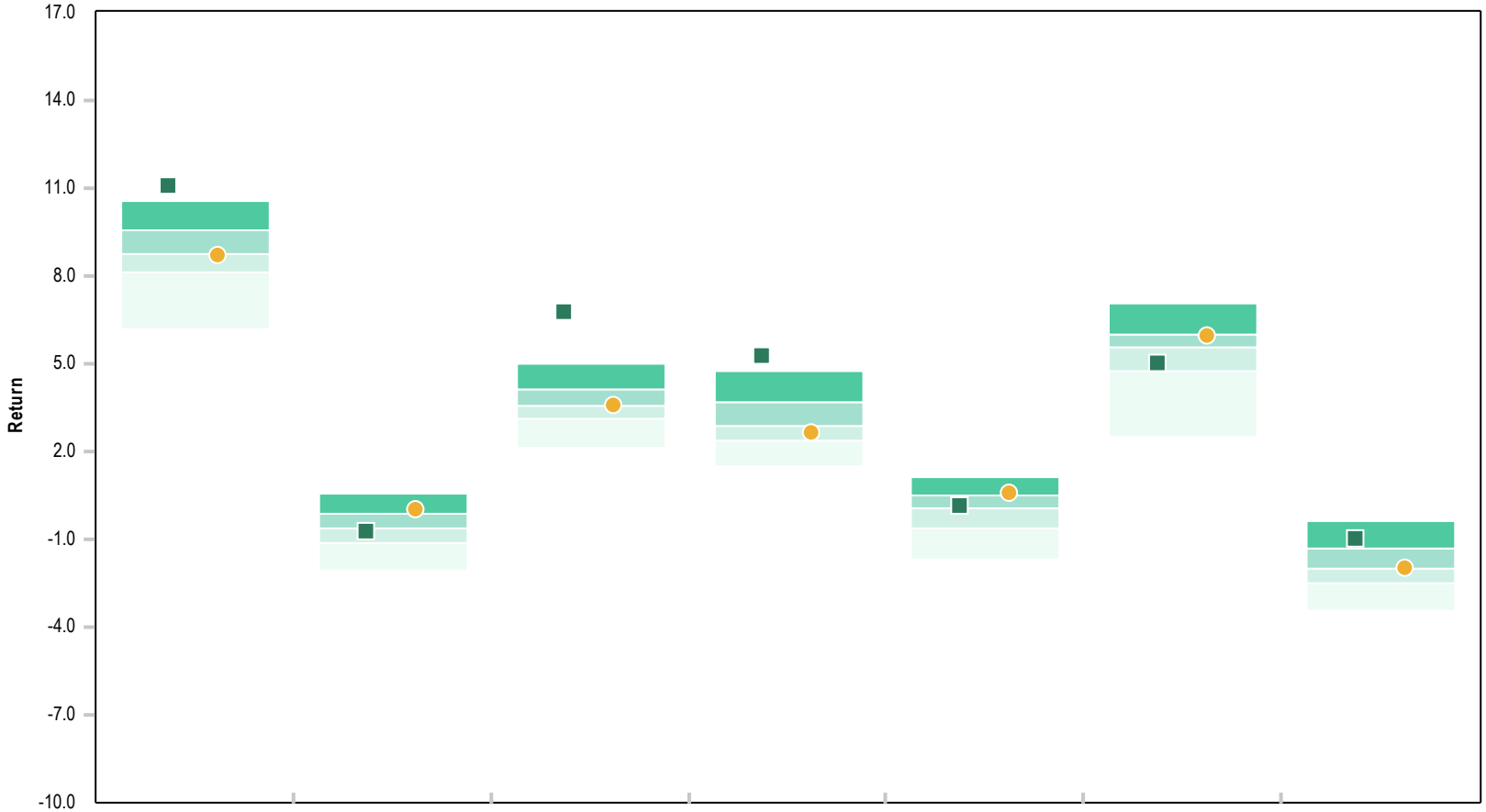
* Monthly periodicity used.

Peer Group Analysis - IM U.S. Broad Market Core Fixed Income (MF)



	1 Qtr	YTD	1 Yr	3 Yrs	5 Yrs	7 Yrs	10 Yrs
Core Plus Bond/PIM	7.69 (5)	3.91 (83)	7.04 (75)	5.48 (16)	5.19 (2)	4.68 (3)	4.32 (16)
Blmbg. Barc. U.S. Aggregate	2.90 (90)	6.14 (32)	8.74 (28)	5.32 (24)	4.30 (30)	3.96 (34)	3.82 (51)
5th Percentile	7.62	7.95	10.38	5.89	4.93	4.53	4.71
1st Quartile	5.73	6.31	8.82	5.30	4.34	4.07	4.18
Median	4.97	5.56	8.07	4.91	4.05	3.79	3.83
3rd Quartile	3.93	4.68	7.04	4.37	3.61	3.34	3.45
95th Percentile	2.65	2.19	4.02	3.27	2.95	2.78	2.85

Peer Group Analysis - IM U.S. Broad Market Core Fixed Income (MF)

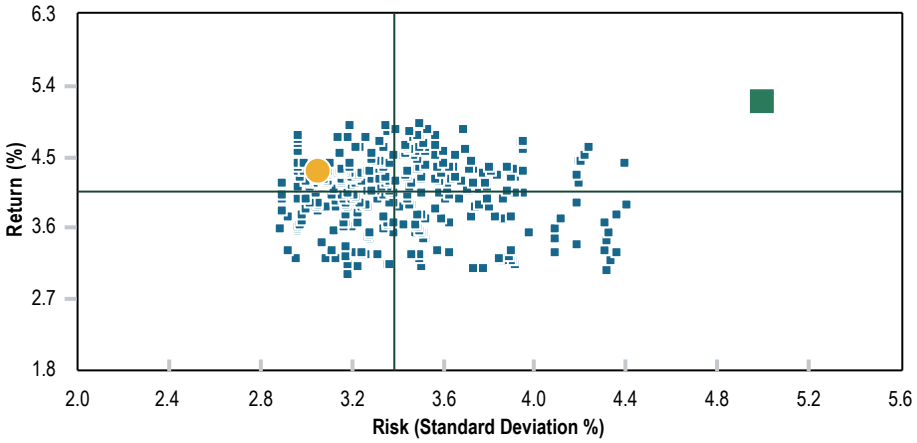


	2019	2018	2017	2016	2015	2014	2013
Core Plus Bond/PIM	11.03 (4)	-0.75 (57)	6.77 (1)	5.26 (4)	0.12 (48)	4.98 (72)	-1.01 (14)
Blmbg. Barc. U.S. Aggregate	8.72 (53)	0.01 (18)	3.54 (54)	2.65 (61)	0.55 (20)	5.97 (26)	-2.02 (53)
5th Percentile	10.55	0.57	5.02	4.78	1.10	7.06	-0.35
1st Quartile	9.54	-0.15	4.14	3.67	0.48	5.99	-1.34
Median	8.76	-0.63	3.59	2.86	0.09	5.55	-1.98
3rd Quartile	8.11	-1.11	3.10	2.37	-0.61	4.76	-2.48
95th Percentile	6.17	-2.09	2.13	1.47	-1.71	2.53	-3.44

Historical Statistics (07/01/15 - 06/30/20) *

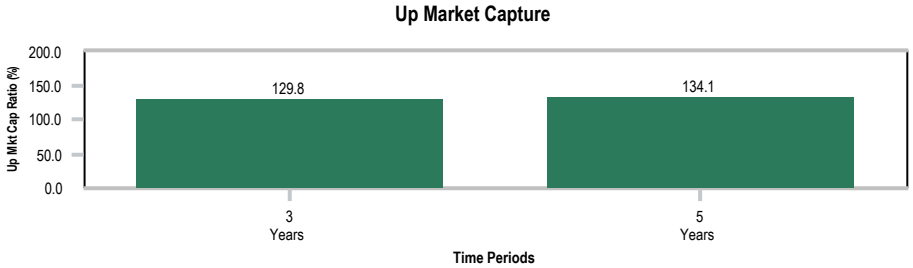
	Return	Standard Deviation	Sharpe Ratio	Alpha	Beta	R-Squared	Tracking Error	Information Ratio	Excess Risk	Inception Date
Core Plus Bond/PIM	5.19	5.00	0.80	-0.05	1.23	0.56	3.37	0.28	5.05	01/01/2005
Blmbg. Barc. U.S. Aggregate	4.30	3.05	1.03	0.00	1.00	1.00	0.00	N/A	3.02	01/01/2005
90 Day U.S. Treasury Bill	1.17	0.27	N/A	1.11	0.01	0.03	3.02	-1.03	0.00	01/01/2005

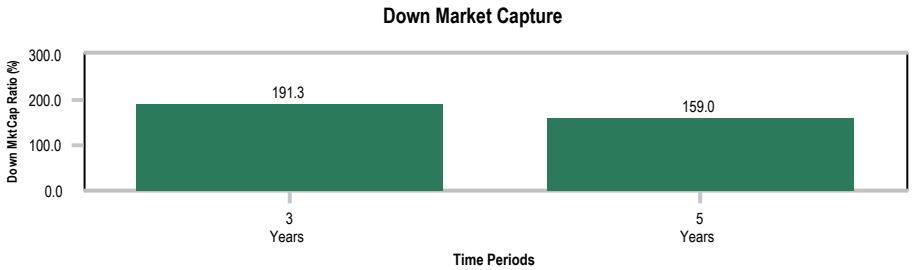
Peer Group Scattergram (07/01/15 to 06/30/20)



	Return	Standard Deviation
Core Plus Bond/PIM	5.19	5.00
Blmbg. Barc. U.S. Aggregate	4.30	3.05
Median	4.05	3.38

Up Down Market Capture



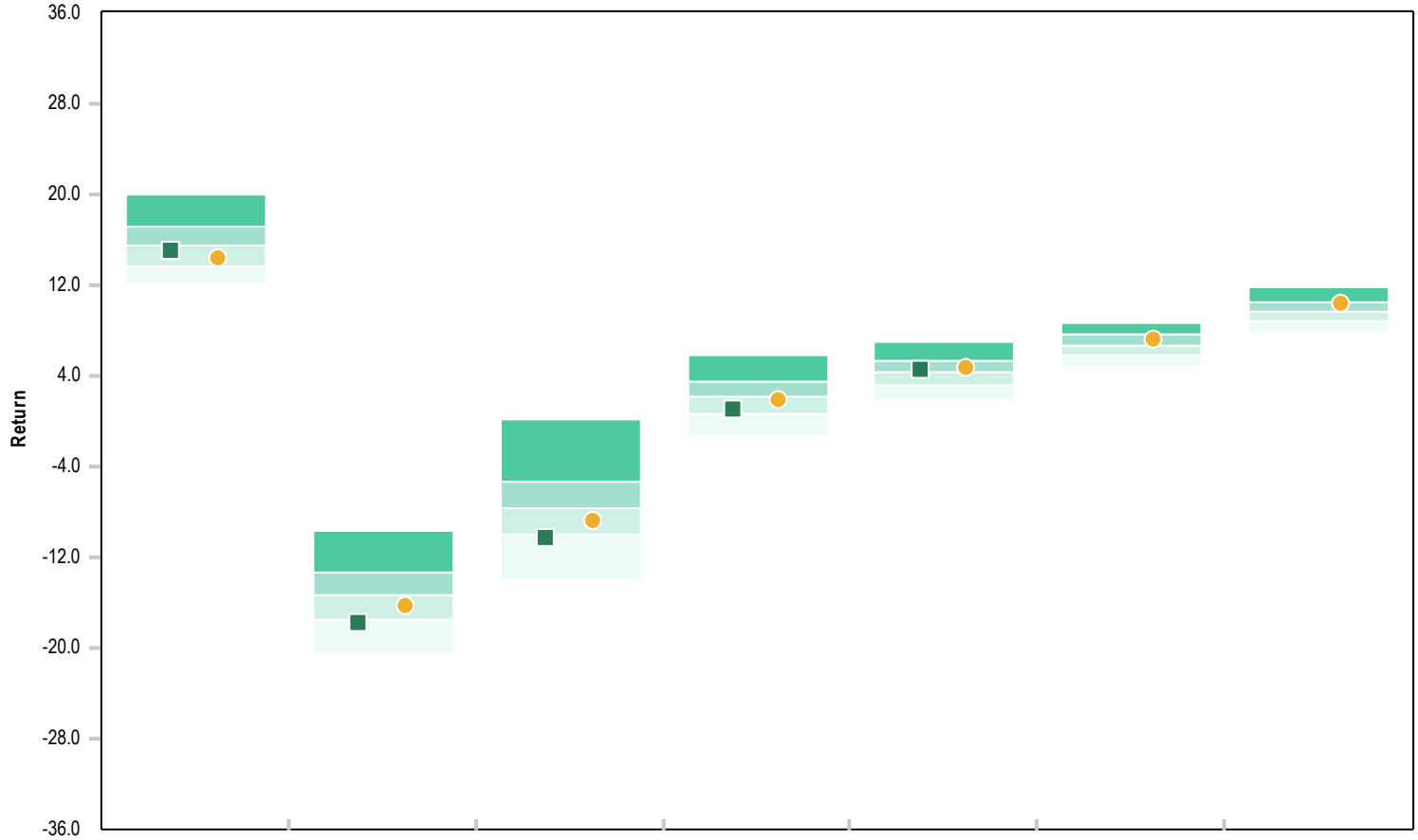


* Monthly periodicity used.

T. Rowe Price U.S. Large Cap Value Eq IS

June 30, 2020

Peer Group Analysis - IM U.S. Large Cap Value Equity (MF)

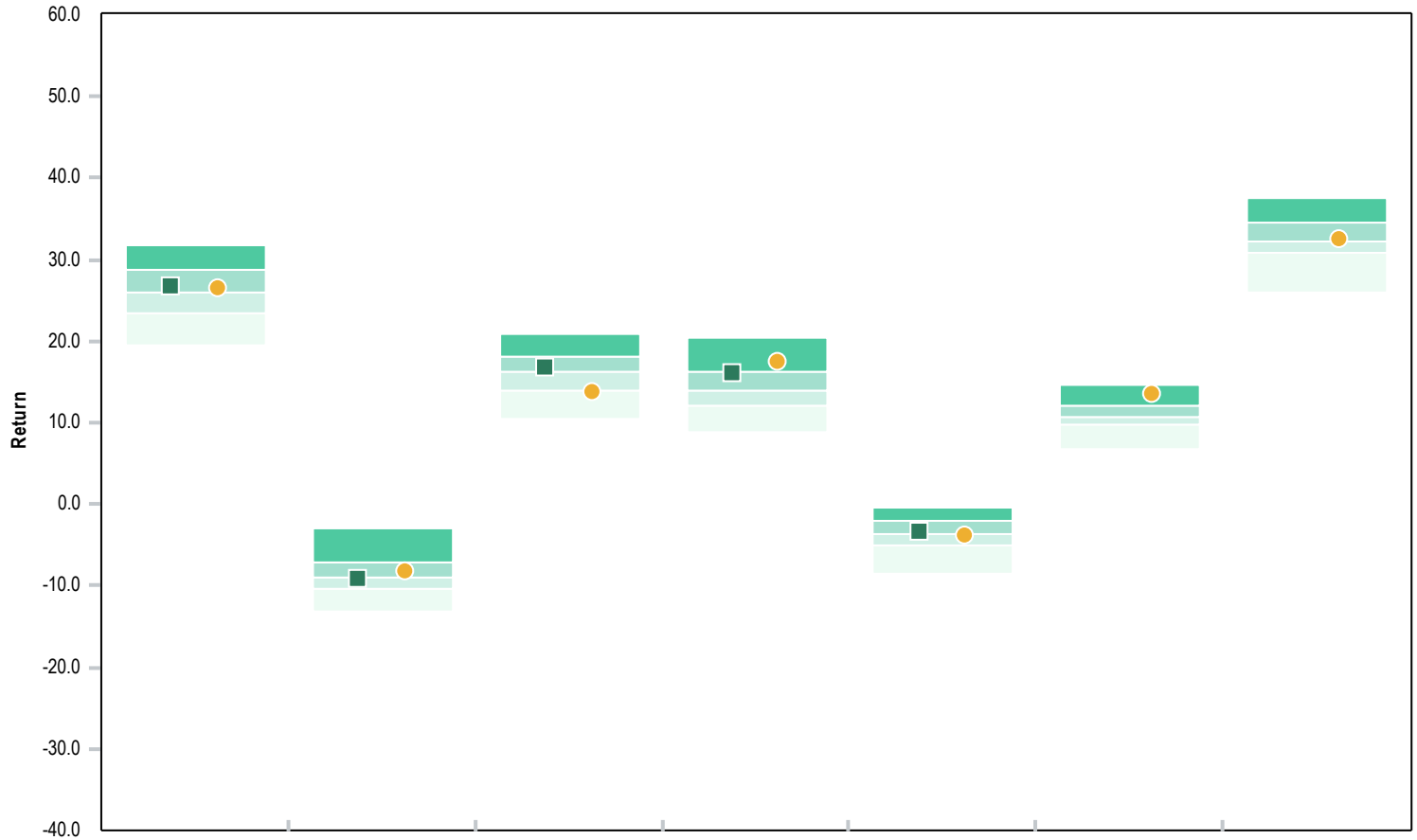


	1 Qtr	YTD	1 Yr	3 Yrs	5 Yrs	7 Yrs	10 Yrs
■ T. Rowe Price U.S. Large Cap Value Eq IS	15.02 (60)	-17.91 (80)	-10.40 (80)	1.03 (70)	4.55 (44)	N/A	N/A
● Russell 1000 Value Index	14.29 (68)	-16.26 (61)	-8.84 (65)	1.82 (55)	4.64 (42)	7.11 (40)	10.41 (27)
5th Percentile	20.03	-9.66	0.14	5.87	7.03	8.69	11.86
1st Quartile	17.15	-13.26	-5.32	3.53	5.34	7.62	10.53
Median	15.42	-15.32	-7.67	2.13	4.28	6.68	9.72
3rd Quartile	13.73	-17.56	-10.00	0.74	3.16	5.81	8.86
95th Percentile	12.19	-20.56	-14.02	-1.29	1.86	4.84	7.76

T. Rowe Price U.S. Large Cap Value Eq IS

June 30, 2020

Peer Group Analysis - IM U.S. Large Cap Value Equity (MF)

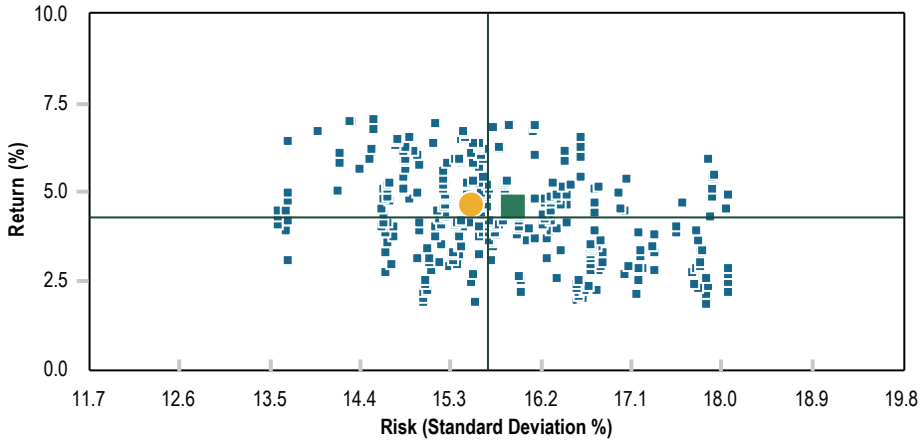


	2019	2018	2017	2016	2015	2014	2013
T. Rowe Price U.S. Large Cap Value Eq IS	26.62 (44)	-9.22 (54)	16.80 (42)	15.93 (28)	-3.36 (47)	N/A	N/A
Russell 1000 Value Index	26.54 (45)	-8.27 (36)	13.66 (77)	17.34 (19)	-3.83 (58)	13.45 (9)	32.53 (48)
5th Percentile	31.72	-3.04	20.79	20.39	-0.33	14.52	37.64
1st Quartile	28.82	-7.23	18.22	16.27	-2.08	12.05	34.53
Median	26.07	-9.08	16.29	13.82	-3.54	10.81	32.30
3rd Quartile	23.48	-10.38	13.90	12.02	-5.01	9.73	30.78
95th Percentile	19.45	-13.07	10.49	8.84	-8.45	6.71	26.04

Historical Statistics (07/01/15 - 06/30/20) *

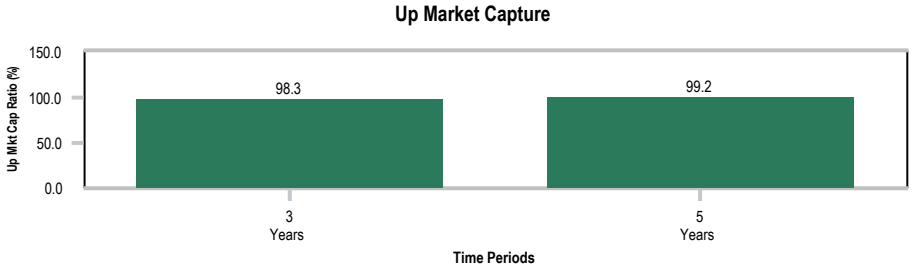
	Return	Standard Deviation	Sharpe Ratio	Alpha	Beta	R-Squared	Tracking Error	Information Ratio	Excess Risk	Inception Date
T. Rowe Price U.S. Large Cap Value Eq IS	4.55	15.93	0.29	-0.11	1.02	0.98	2.11	0.00	16.00	07/01/2014
Russell 1000 Value Index	4.64	15.52	0.30	0.00	1.00	1.00	0.00	N/A	15.58	07/01/2014
90 Day U.S. Treasury Bill	1.17	0.27	N/A	1.20	0.00	0.06	15.58	-0.30	0.00	07/01/2014

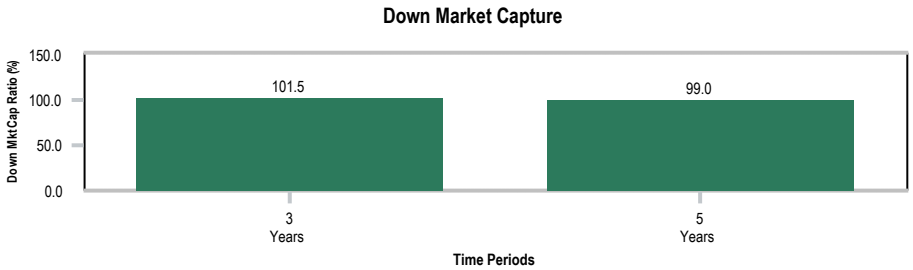
Peer Group Scattergram (07/01/15 to 06/30/20)



	Return	Standard Deviation
T. Rowe Price U.S. Large Cap Value Eq IS	4.55	15.93
Russell 1000 Value Index	4.64	15.52
Median	4.28	15.67

Up Down Market Capture



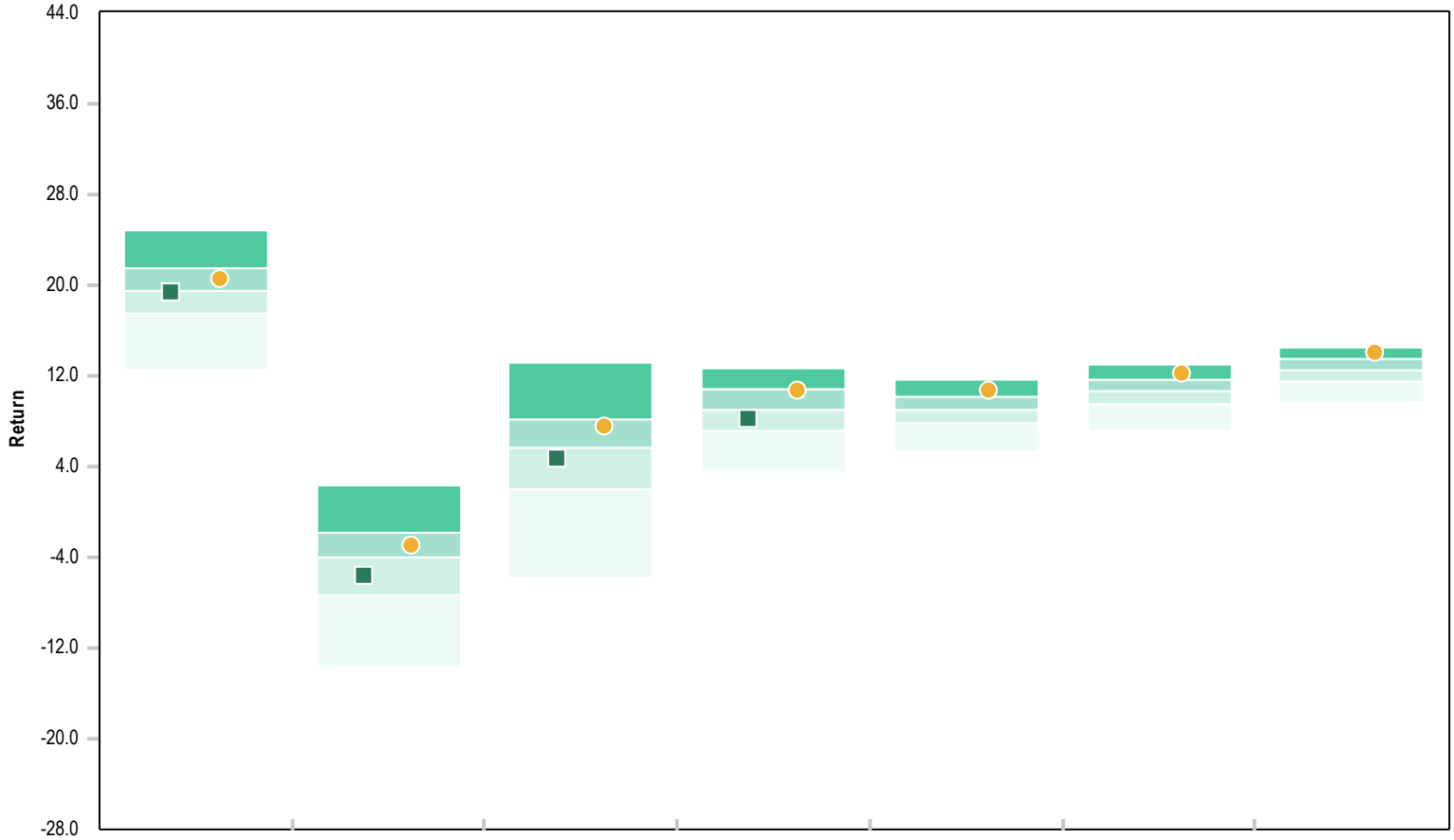


* Monthly periodicity used.

American Funds Fundamental Inv R5e

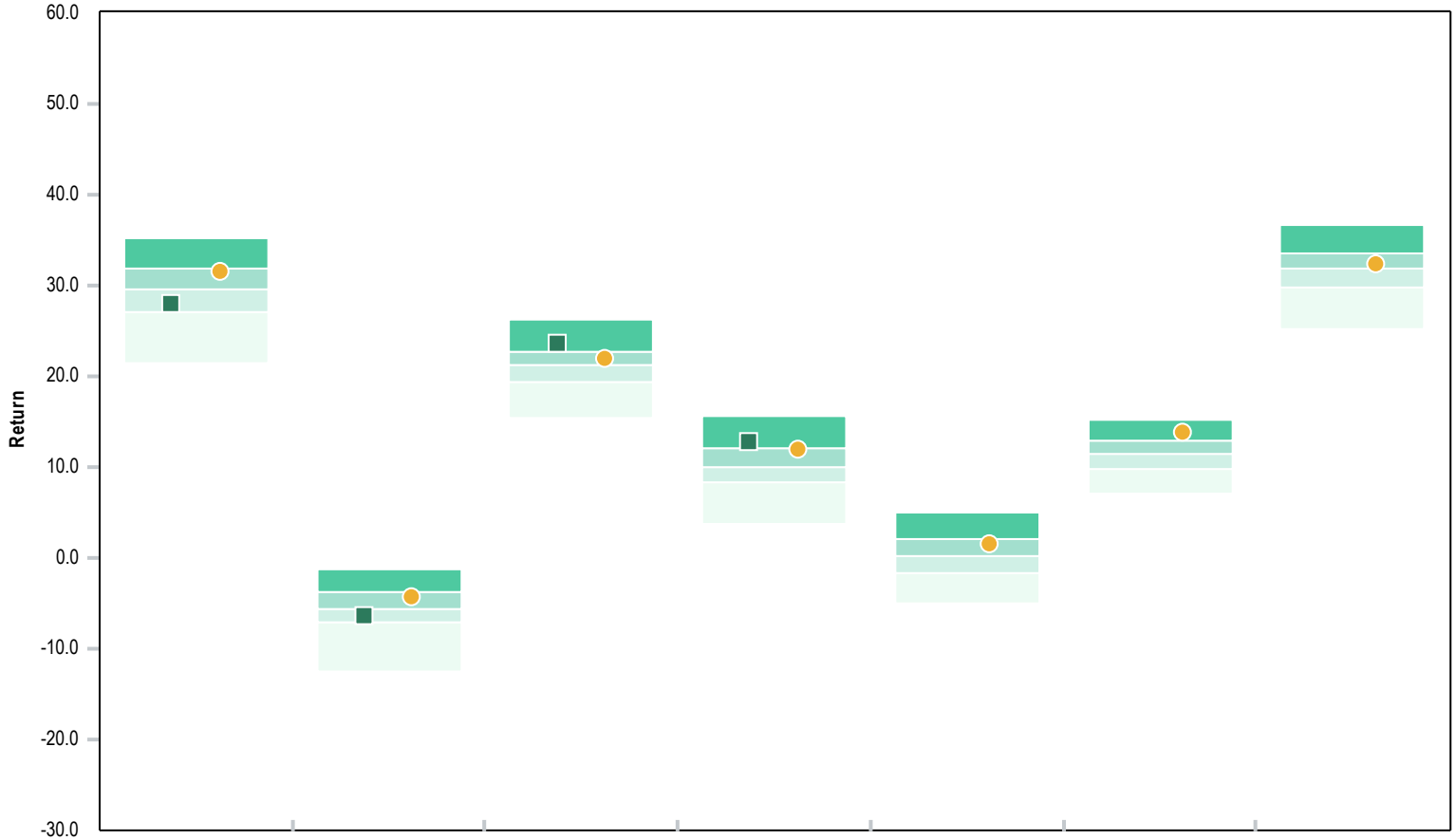
June 30, 2020

Peer Group Analysis - IM U.S. Large Cap Core Equity (MF)



	1 Qtr	YTD	1 Yr	3 Yrs	5 Yrs	7 Yrs	10 Yrs
American Funds Fundamental Inv R5e	19.26 (54)	-5.63 (67)	4.72 (57)	8.22 (62)	N/A	N/A	N/A
S&P 500	20.54 (37)	-3.08 (42)	7.51 (29)	10.73 (26)	10.73 (13)	12.13 (14)	13.99 (13)
5th Percentile	24.88	2.39	13.09	12.71	11.66	13.06	14.56
1st Quartile	21.55	-1.85	8.16	10.76	10.14	11.69	13.52
Median	19.44	-4.04	5.68	9.04	9.02	10.66	12.51
3rd Quartile	17.52	-7.34	2.04	7.21	7.78	9.55	11.54
95th Percentile	12.46	-13.62	-5.91	3.56	5.41	7.18	9.70

Peer Group Analysis - IM U.S. Large Cap Core Equity (MF)



	2019	2018	2017	2016	2015	2014	2013
American Funds Fundamental Inv R5e	27.84 (70)	-6.46 (67)	23.55 (19)	12.62 (20)	N/A	N/A	N/A
S&P 500	31.49 (30)	-4.38 (30)	21.83 (38)	11.96 (26)	1.38 (33)	13.69 (16)	32.39 (38)
5th Percentile	35.18	-1.35	26.17	15.56	4.99	15.30	36.76
1st Quartile	31.78	-3.73	22.81	12.02	2.18	12.95	33.50
Median	29.68	-5.61	21.17	10.07	0.26	11.41	31.77
3rd Quartile	27.14	-7.17	19.28	8.34	-1.67	9.73	29.72
95th Percentile	21.52	-12.59	15.48	3.85	-4.98	6.98	25.28

American Funds Fundamental Inv R5e

June 30, 2020

Fund Information

Fund Name :	American Funds Fundamental Investors; Class R5E Shares	Portfolio Assets :	$98,545 Million
Fund Family :	American Funds	Portfolio Manager :	Team Managed
Ticker :	RFNHX	PM Tenure :	
Inception Date :	11/20/2015	Fund Style :	IM U.S. Large Cap Core Equity (MF)
Fund Assets :	$354 Million	Style Benchmark :	S&P 500
Portfolio Turnover :	40%		

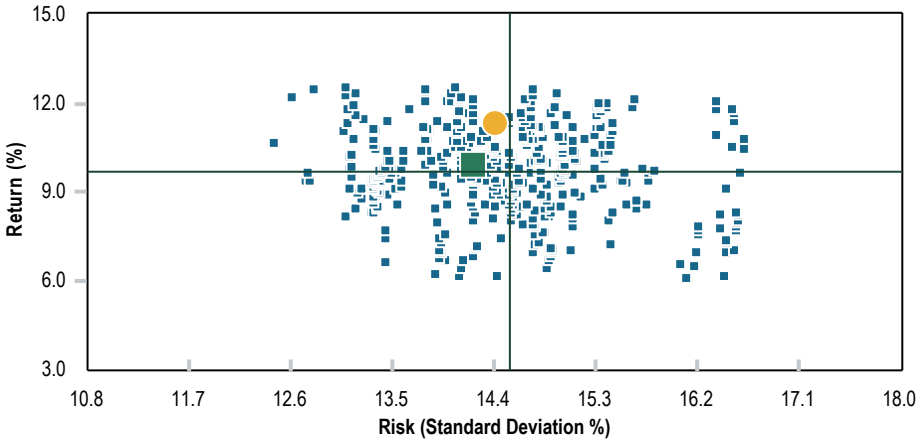
Fund Investment Policy

The Fund seeks to provide income over time by investing primarily in common stocks of large, established companies that offer growth potential at reasonable prices. The Fund may also invest significantly in non-US securities.

Historical Statistics (12/01/15 - 06/30/20) *

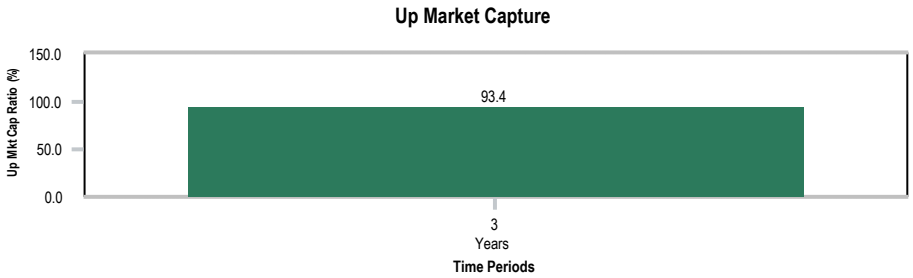
	Return	Standard Deviation	Sharpe Ratio	Alpha	Beta	R-Squared	Tracking Error	Information Ratio	Excess Risk	Inception Date
American Funds Fundamental Inv R5e	9.92	14.23	0.65	-0.95	0.97	0.97	2.66	-0.49	14.31	12/01/2015
S&P 500	11.34	14.42	0.73	0.00	1.00	1.00	0.00	N/A	14.48	12/01/2015
90 Day U.S. Treasury Bill	1.28	0.26	N/A	1.34	0.00	0.06	14.48	-0.73	0.00	12/01/2015

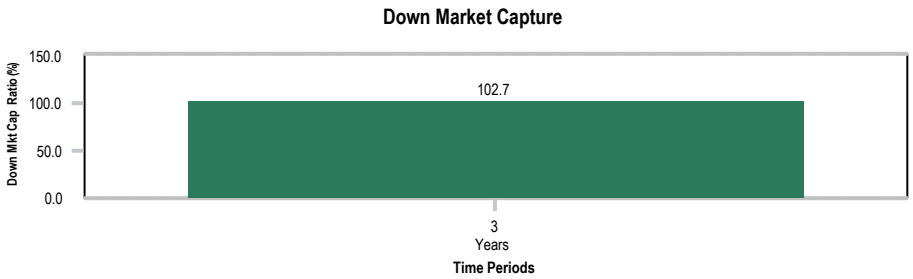
Peer Group Scattergram (12/01/15 to 06/30/20)



	Return	Standard Deviation
American Funds Fundamental Inv R5e	9.92	14.23
S&P 500	11.34	14.42
Median	9.68	14.54

Up Down Market Capture



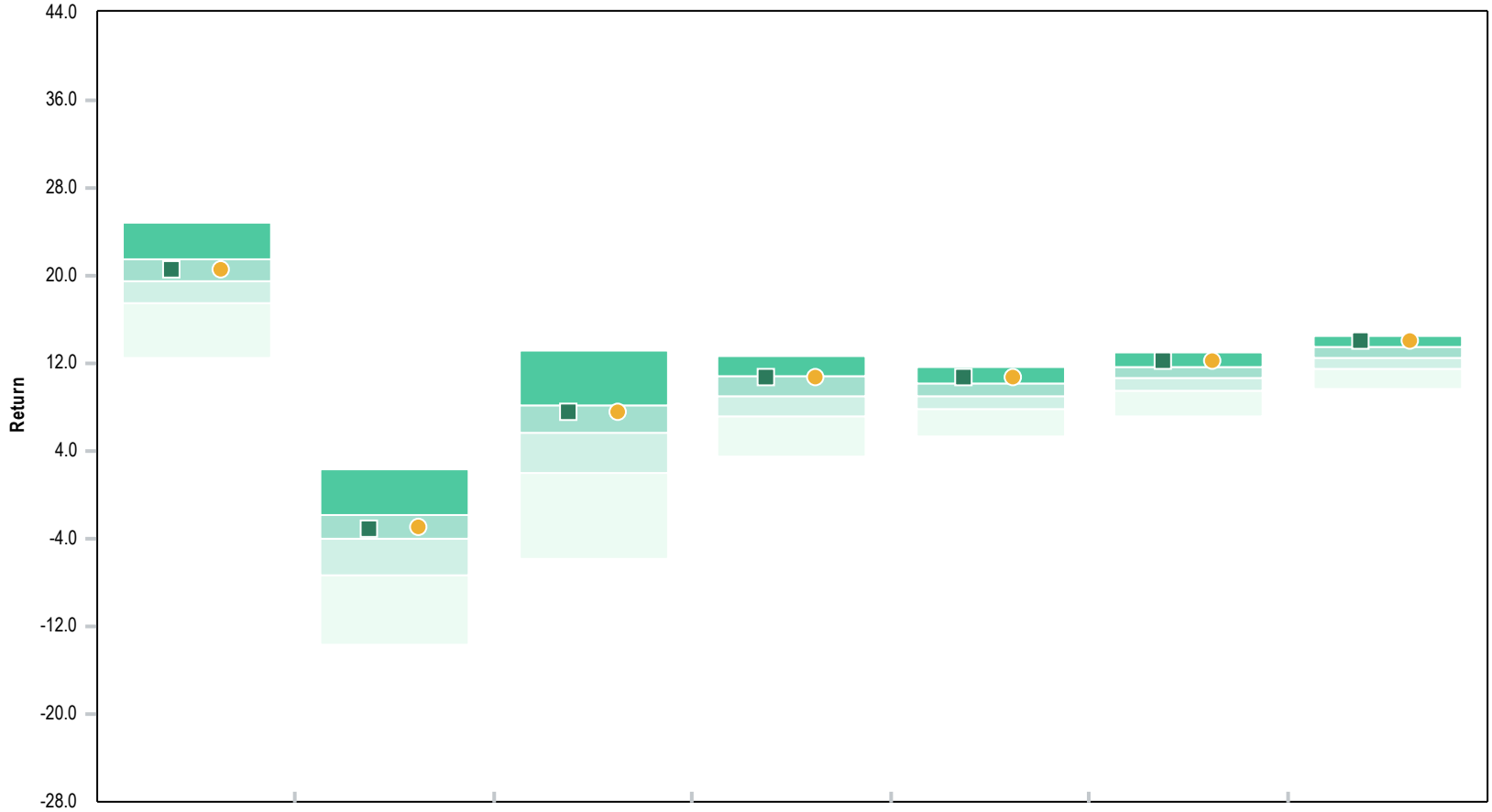


* Monthly periodicity used.

Vanguard 500 Index Admiral

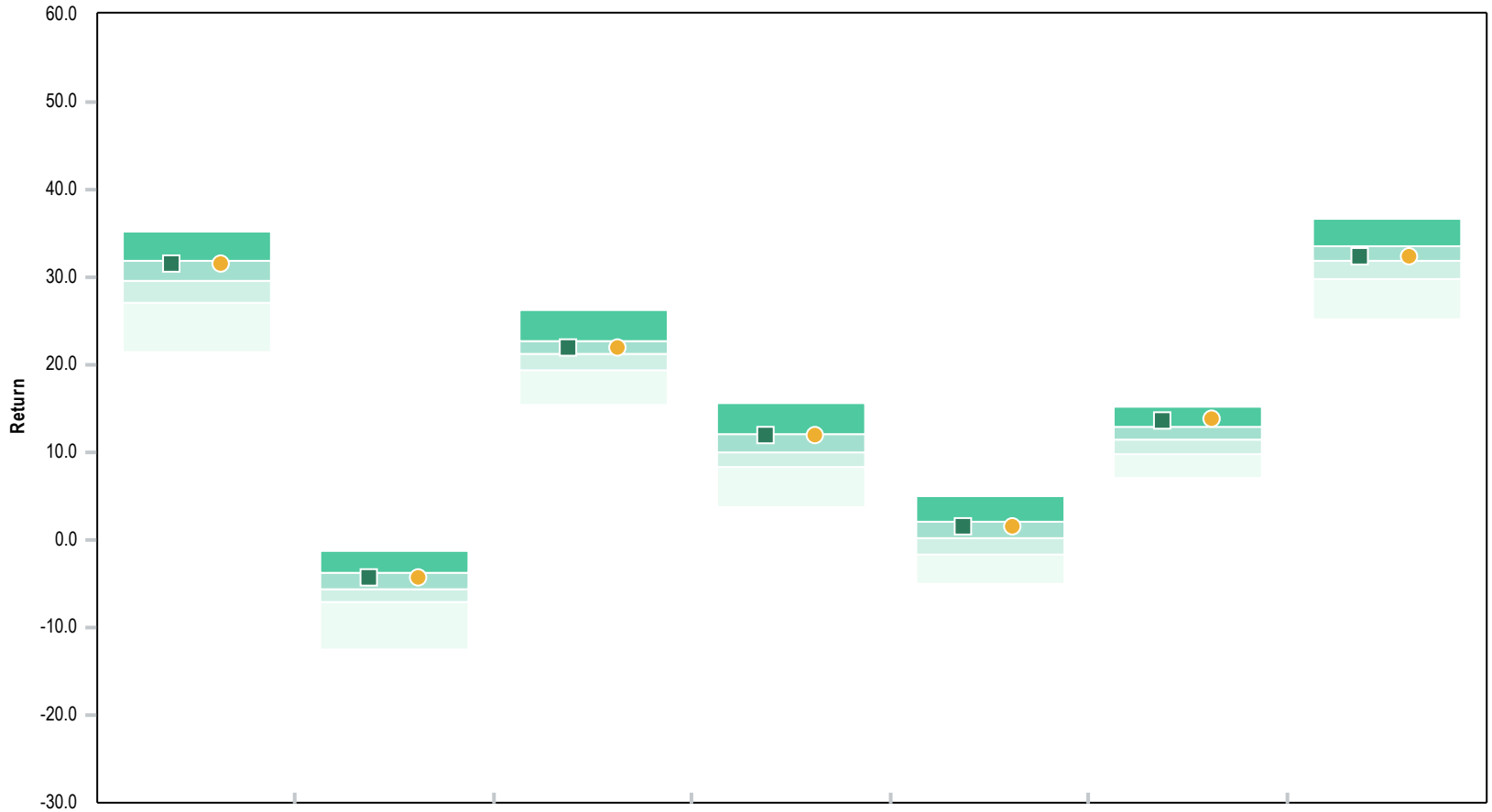
June 30, 2020

Peer Group Analysis - IM U.S. Large Cap Core Equity (MF)



	1 Qtr	YTD	1 Yr	3 Yrs	5 Yrs	7 Yrs	10 Yrs
Vanguard 500 Index Admiral	20.54 (37)	-3.10 (42)	7.47 (30)	10.69 (26)	10.69 (14)	12.09 (15)	13.95 (13)
S&P 500	20.54 (37)	-3.08 (42)	7.51 (29)	10.73 (26)	10.73 (13)	12.13 (14)	13.99 (13)
5th Percentile	24.88	2.39	13.09	12.71	11.66	13.06	14.56
1st Quartile	21.55	-1.85	8.16	10.76	10.14	11.69	13.52
Median	19.44	-4.04	5.68	9.04	9.02	10.66	12.51
3rd Quartile	17.52	-7.34	2.04	7.21	7.78	9.55	11.54
95th Percentile	12.46	-13.62	-5.91	3.56	5.41	7.18	9.70

Peer Group Analysis - IM U.S. Large Cap Core Equity (MF)



	2019	2018	2017	2016	2015	2014	2013
Vanguard 500 Index Admiral	31.46 (30)	-4.43 (31)	21.79 (39)	11.93 (27)	1.36 (33)	13.64 (17)	32.33 (40)
S&P 500	31.49 (30)	-4.38 (30)	21.83 (38)	11.96 (26)	1.38 (33)	13.69 (16)	32.39 (38)
5th Percentile	35.18	-1.35	26.17	15.56	4.99	15.30	36.76
1st Quartile	31.78	-3.73	22.81	12.02	2.18	12.95	33.50
Median	29.68	-5.61	21.17	10.07	0.26	11.41	31.77
3rd Quartile	27.14	-7.17	19.28	8.34	-1.67	9.73	29.72
95th Percentile	21.52	-12.59	15.48	3.85	-4.98	6.98	25.28

Vanguard 500 Index Admiral

June 30, 2020

Fund Information

Fund Name :	Vanguard Index Funds: Vanguard 500 Index Fund; Admiral Shares	Portfolio Assets :	$547,664 Million
Fund Family :	Vanguard Group Inc	Portfolio Manager :	Butler/Louie
Ticker :	VFIAX	PM Tenure :	2016--2017
Inception Date :	11/13/2000	Fund Style :	IM U.S. Large Cap Core Equity (MF)
Fund Assets :	$299,310 Million	Style Benchmark :	S&P 500
Portfolio Turnover :	4%		

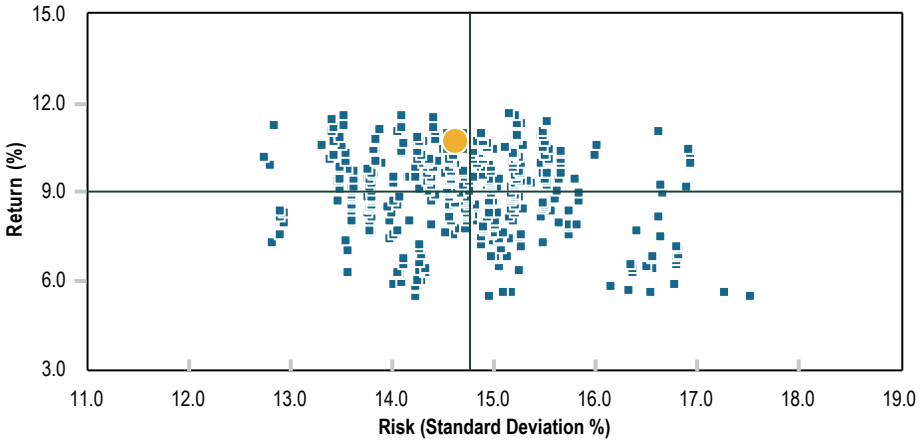
Fund Investment Policy

The Fund seeks to track the performance of its benchmark index, the S&P 500. The Fund employs an indexing investment approach. The Fund attempts to replicate the target index by investing all of its assets in the stocks that make up the Index with the same approximate weightings as the Index.

Historical Statistics (07/01/15 - 06/30/20) *

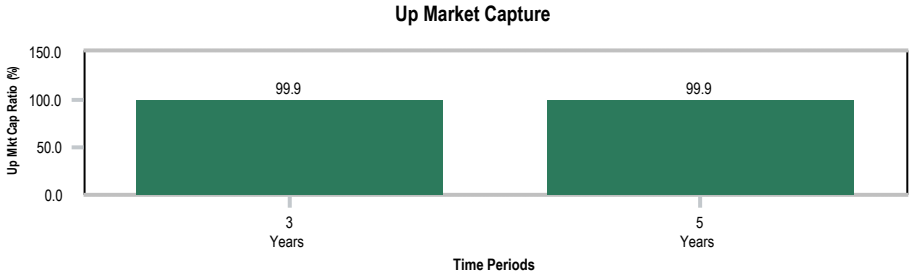
	Return	Standard Deviation	Sharpe Ratio	Alpha	Beta	R-Squared	Tracking Error	Information Ratio	Excess Risk	Inception Date
Vanguard 500 Index Admiral	10.69	14.64	0.69	-0.04	1.00	1.00	0.01	-3.60	14.70	10/01/2006
S&P 500	10.73	14.63	0.69	0.00	1.00	1.00	0.00	N/A	14.69	10/01/2006
90 Day U.S. Treasury Bill	1.17	0.27	N/A	1.22	0.00	0.04	14.69	-0.69	0.00	10/01/2006

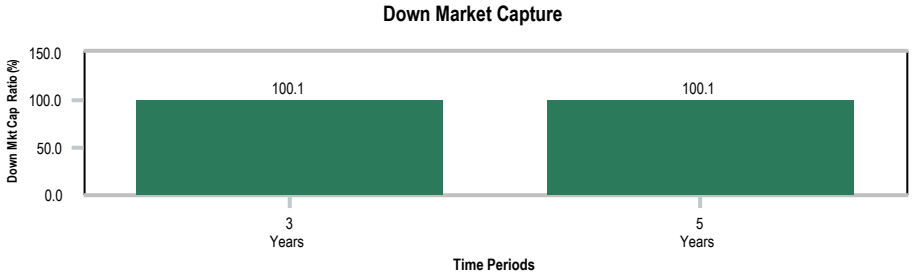
Peer Group Scattergram (07/01/15 to 06/30/20)



	Return	Standard Deviation
Vanguard 500 Index Admiral	10.69	14.64
S&P 500	10.73	14.63
Median	9.02	14.76

Up Down Market Capture



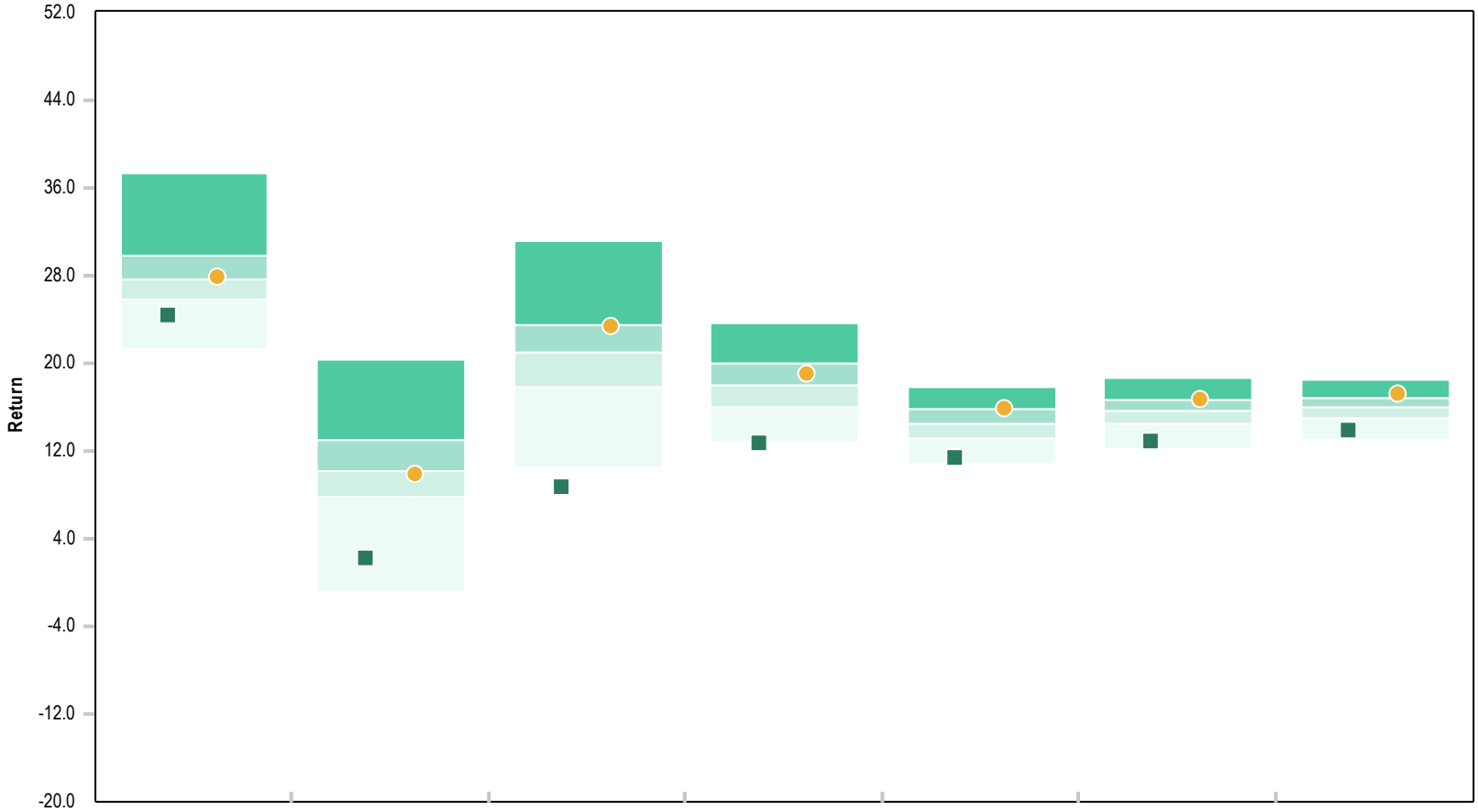


* Monthly periodicity used.

Fidelity Advisor New Insights I

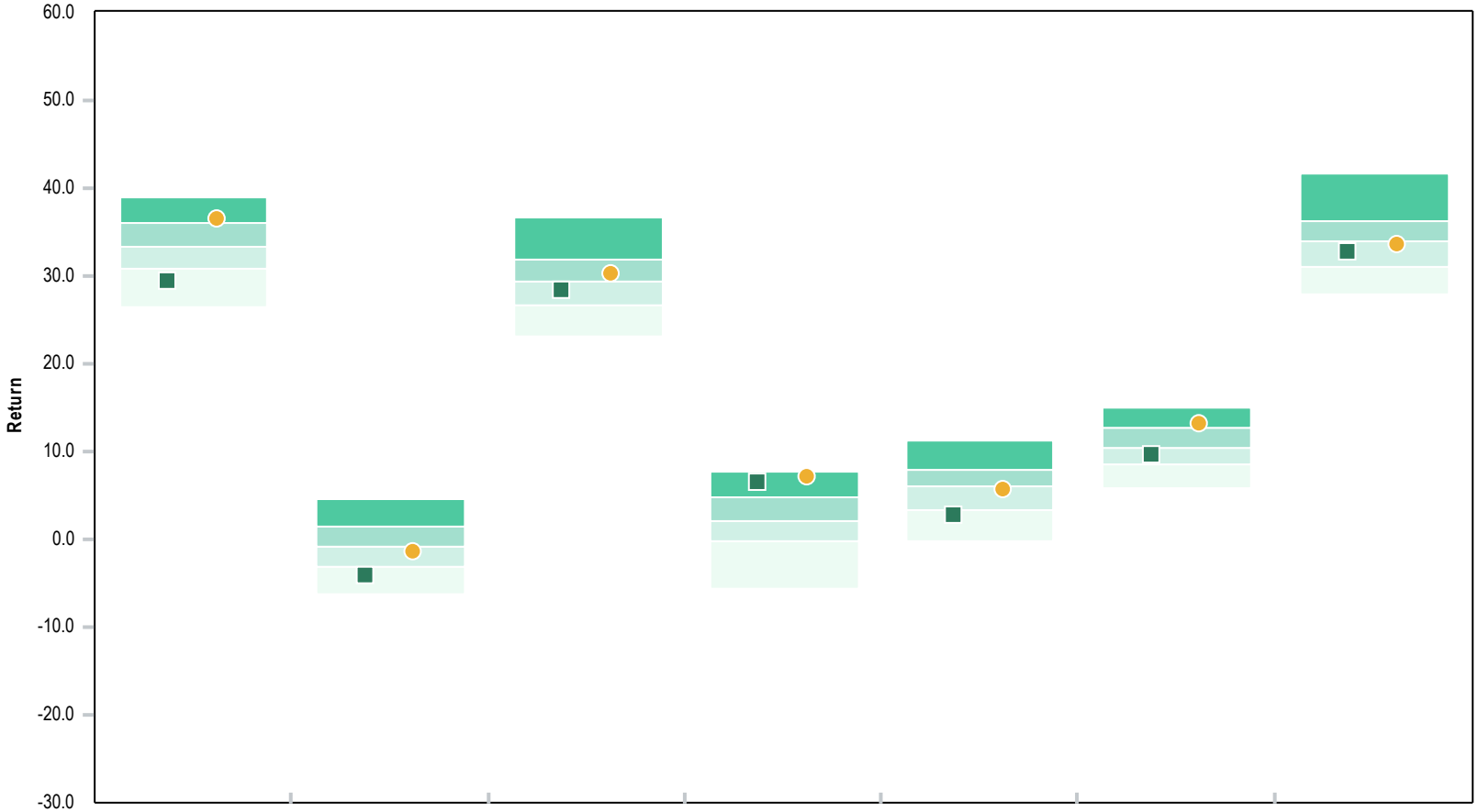
June 30, 2020

Peer Group Analysis - IM U.S. Large Cap Growth Equity (MF)



	1 Qtr	YTD	1 Yr	3 Yrs	5 Yrs	7 Yrs	10 Yrs
Fidelity Advisor New Insights I	24.41 (86)	2.22 (94)	8.70 (97)	12.63 (96)	11.33 (93)	12.77 (93)	13.83 (91)
Russell 1000 Growth Index	27.84 (46)	9.81 (57)	23.28 (26)	18.99 (37)	15.89 (24)	16.62 (27)	17.23 (21)
5th Percentile	37.31	20.29	31.21	23.73	17.76	18.73	18.51
1st Quartile	29.80	13.04	23.54	19.94	15.83	16.69	16.91
Median	27.69	10.21	21.05	18.03	14.47	15.69	15.98
3rd Quartile	25.83	7.84	17.81	16.02	13.18	14.43	15.04
95th Percentile	21.33	-0.83	10.49	12.78	10.80	12.16	13.06

Peer Group Analysis - IM U.S. Large Cap Growth Equity (MF)



	2019	2018	2017	2016	2015	2014	2013
Fidelity Advisor New Insights I	29.42 (85)	-4.14 (85)	28.31 (61)	6.55 (13)	2.64 (81)	9.51 (62)	32.73 (63)
Russell 1000 Growth Index	36.39 (21)	-1.51 (58)	30.21 (41)	7.08 (8)	5.67 (54)	13.05 (22)	33.48 (55)
5th Percentile	38.96	4.50	36.57	7.64	11.35	15.04	41.76
1st Quartile	36.14	1.49	31.94	4.88	7.91	12.75	36.31
Median	33.38	-0.87	29.46	2.18	6.01	10.47	33.94
3rd Quartile	30.92	-3.18	26.71	-0.18	3.40	8.56	30.97
95th Percentile	26.44	-6.16	23.16	-5.59	-0.12	5.80	27.95

Fund Information

Fund Name :	Fidelity Contrafund: Fidelity Advisor New Insights Fund; Class I Shares	Portfolio Assets :	$23,700 Million
Fund Family :	Fidelity Management & Research Company	Portfolio Manager :	Danoff/Roth/Gupta
Ticker :	FINSX	PM Tenure :	2003--2013--2020
Inception Date :	07/31/2003	Fund Style :	IM U.S. Large Cap Growth Equity (MF)
Fund Assets :	$12,156 Million	Style Benchmark :	Russell 1000 Growth Index
Portfolio Turnover :	27%		

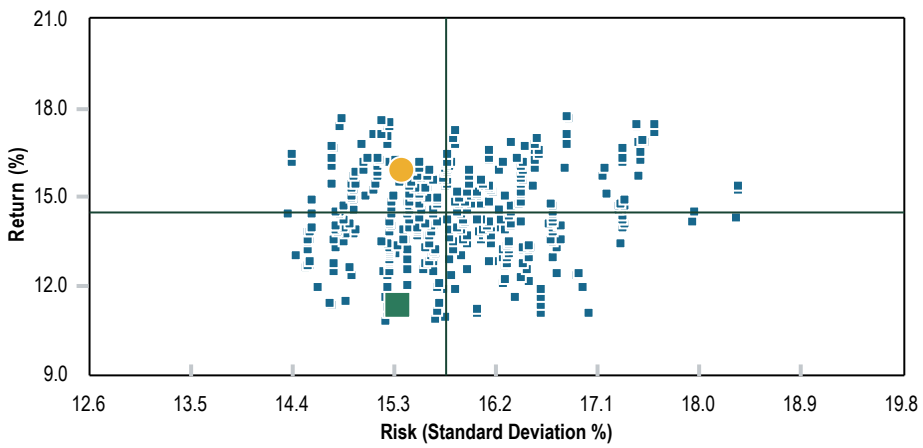
Fund Investment Policy

The Fund seeks capital appreciation. Under normal circumstances, the Fund invests primarily in common stocks. The Fund seeks to invest in securities of companies whose value it believes is not fully recognized by the public. The Fund may invest in both domestic and foreign issuers.

Historical Statistics (07/01/15 - 06/30/20) *

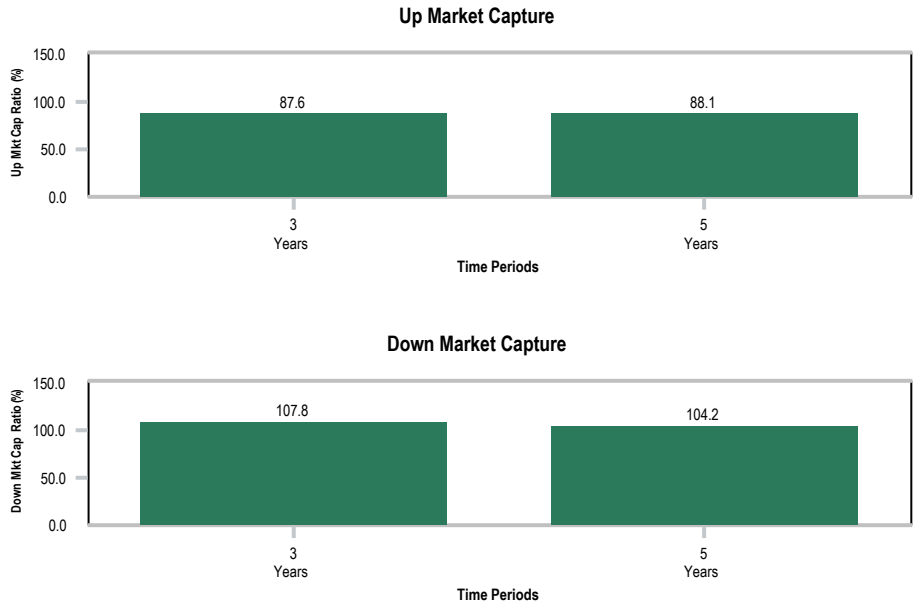
	Return	Standard Deviation	Sharpe Ratio	Alpha	Beta	R-Squared	Tracking Error	Information Ratio	Excess Risk	Inception Date
Fidelity Advisor New Insights I	11.33	15.34	0.70	-3.66	0.98	0.96	2.99	-1.35	15.40	08/01/2003
Russell 1000 Growth Index	15.89	15.36	0.96	0.00	1.00	1.00	0.00	N/A	15.41	08/01/2003
90 Day U.S. Treasury Bill	1.17	0.27	N/A	1.22	0.00	0.03	15.41	-0.96	0.00	08/01/2003

Peer Group Scattergram (07/01/15 to 06/30/20)



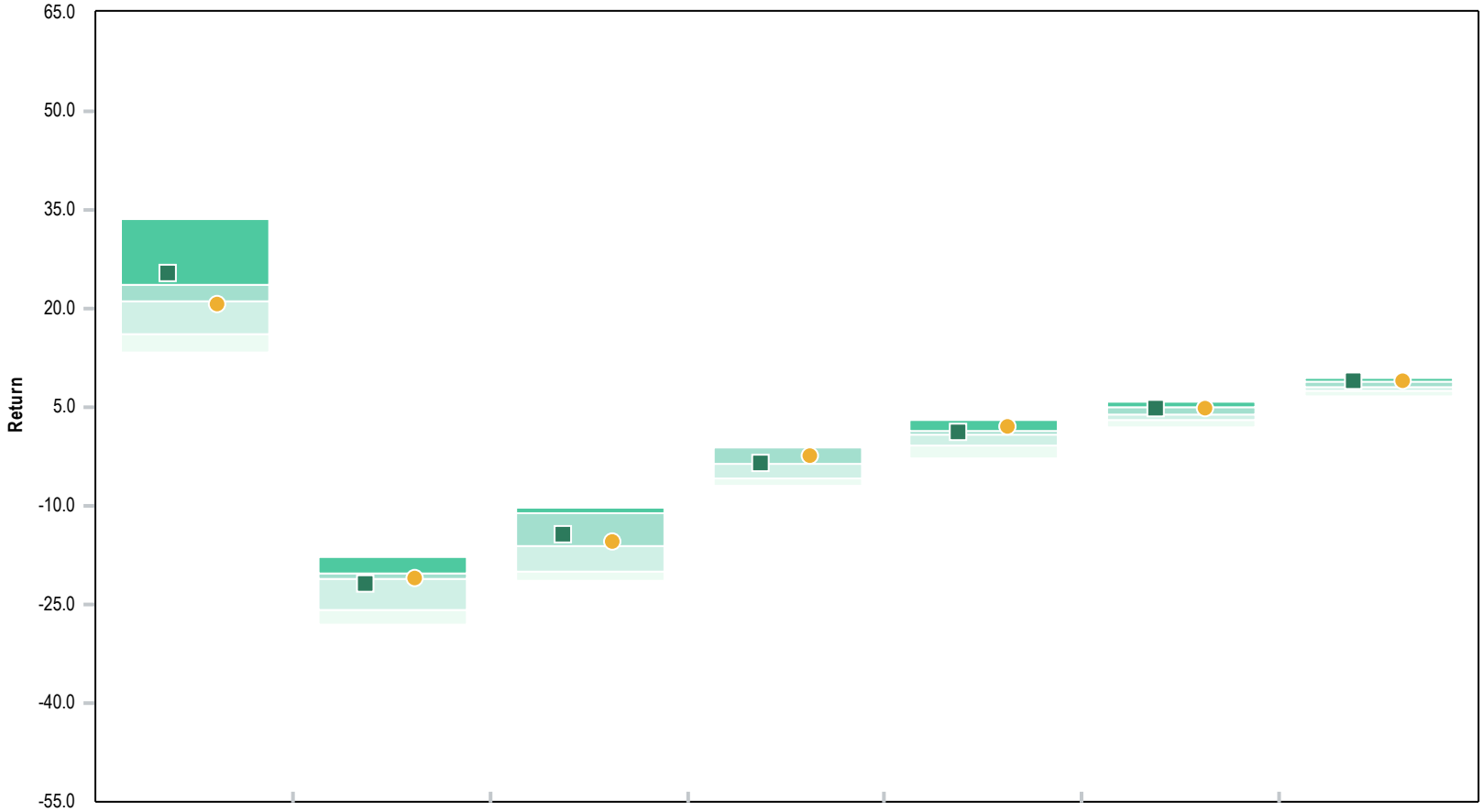
	Return	Standard Deviation
Fidelity Advisor New Insights I	11.33	15.34
Russell 1000 Growth Index	15.89	15.36
Median	14.47	15.76

Up Down Market Capture



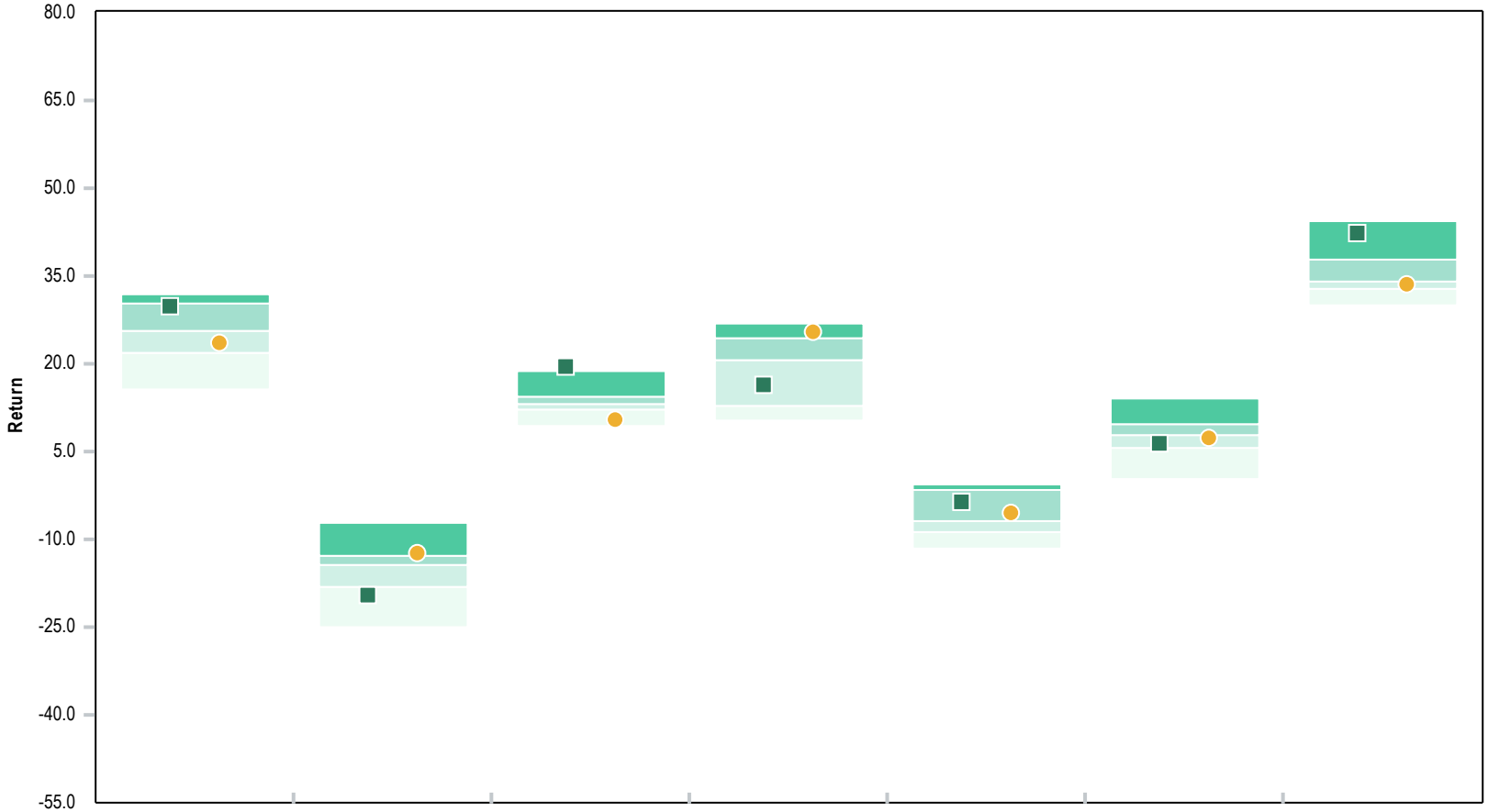
* Monthly periodicity used.

Peer Group Analysis - IM U.S. SMID Cap Value Equity (MF)



	1 Qtr	YTD	1 Yr	3 Yrs	5 Yrs	7 Yrs	10 Yrs
Vanguard Selected Value Inv	25.22 (19)	-21.93 (59)	-14.47 (36)	-3.54 (50)	1.17 (35)	4.83 (32)	8.85 (27)
Russell 2500 Value Index	20.60 (55)	-21.18 (56)	-15.50 (45)	-2.60 (43)	1.85 (21)	4.74 (35)	8.81 (28)
5th Percentile	33.72	-17.75	-10.21	-0.73	3.16	5.92	9.34
1st Quartile	23.55	-20.33	-11.23	-1.19	1.45	5.07	8.92
Median	21.00	-20.98	-16.23	-3.54	0.70	4.01	8.03
3rd Quartile	16.07	-25.83	-20.10	-5.88	-0.88	3.17	7.58
95th Percentile	13.43	-28.04	-21.32	-6.83	-2.76	1.95	6.74

Peer Group Analysis - IM U.S. SMID Cap Value Equity (MF)



	2019	2018	2017	2016	2015	2014	2013
Vanguard Selected Value Inv	29.54 (30)	-19.73 (87)	19.51 (4)	16.34 (64)	-3.80 (38)	6.36 (72)	42.04 (15)
Russell 2500 Value Index	23.56 (69)	-12.36 (22)	10.36 (88)	25.20 (24)	-5.49 (40)	7.11 (66)	33.32 (70)
5th Percentile	31.93	-7.29	18.77	26.85	-0.72	14.07	44.52
1st Quartile	30.34	-12.95	14.44	24.36	-1.70	9.75	37.66
Median	25.78	-14.53	13.18	20.48	-6.75	7.91	34.12
3rd Quartile	21.99	-18.19	12.09	12.82	-8.76	5.68	32.84
95th Percentile	15.77	-25.11	9.27	10.47	-11.47	0.24	29.88

Fund Information

Fund Name :	Vanguard Whitehall Funds: Vanguard Selected Value Fund; Investor Shares	Portfolio Assets :	$5,281 Million
Fund Family :	Vanguard Group Inc	Portfolio Manager :	Team Managed
Ticker :	VASVX	PM Tenure :	
Inception Date :	02/15/1996	Fund Style :	IM U.S. SMID Cap Value Equity (MF)
Fund Assets :	$5,281 Million	Style Benchmark :	Russell 2500 Value Index
Portfolio Turnover :	31%		

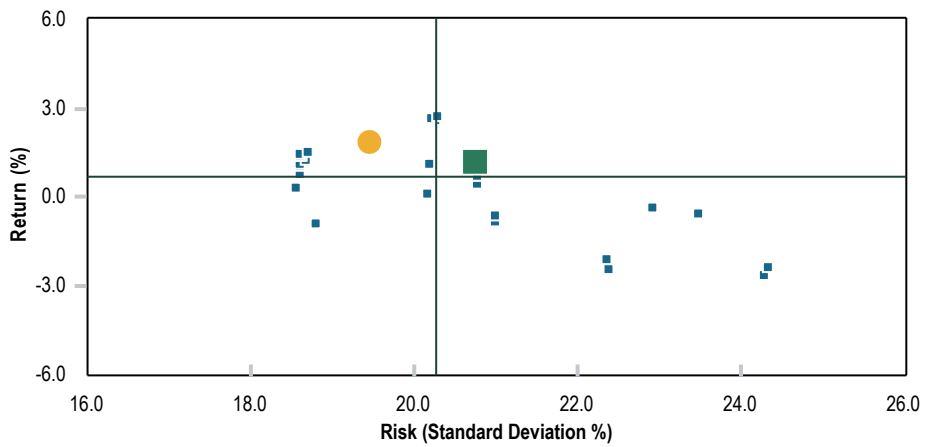
Fund Investment Policy

The Fund seeks to provide long-term growth of capital and income by investing mainly in equity securities of medium-size U.S. companies.

Historical Statistics (07/01/15 - 06/30/20) *

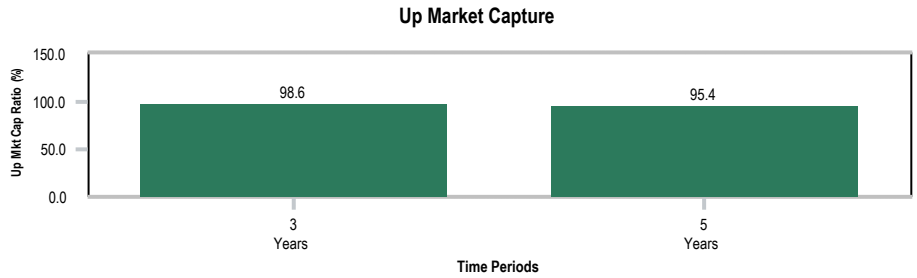
	Return	Standard Deviation	Sharpe Ratio	Alpha	Beta	R-Squared	Tracking Error	Information Ratio	Excess Risk	Inception Date
Vanguard Selected Value Inv	1.17	20.77	0.11	-0.50	1.04	0.94	4.99	-0.07	20.85	03/01/1996
Russell 2500 Value Index	1.85	19.46	0.14	0.00	1.00	1.00	0.00	N/A	19.54	03/01/1996
90 Day U.S. Treasury Bill	1.17	0.27	N/A	1.19	0.00	0.08	19.54	-0.14	0.00	03/01/1996

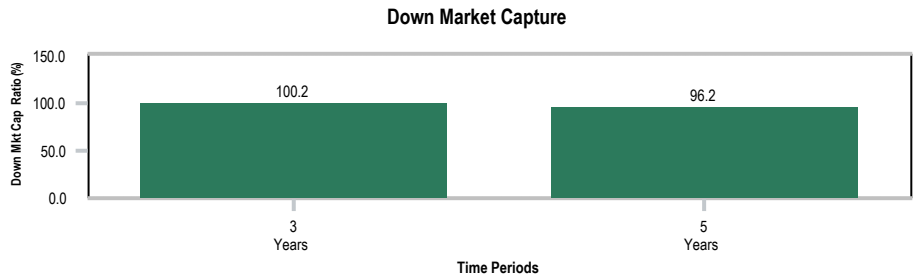
Peer Group Scattergram (07/01/15 to 06/30/20)



	Return	Standard Deviation
Vanguard Selected Value Inv	1.17	20.77
Russell 2500 Value Index	1.85	19.46
Median	0.70	20.28

Up Down Market Capture



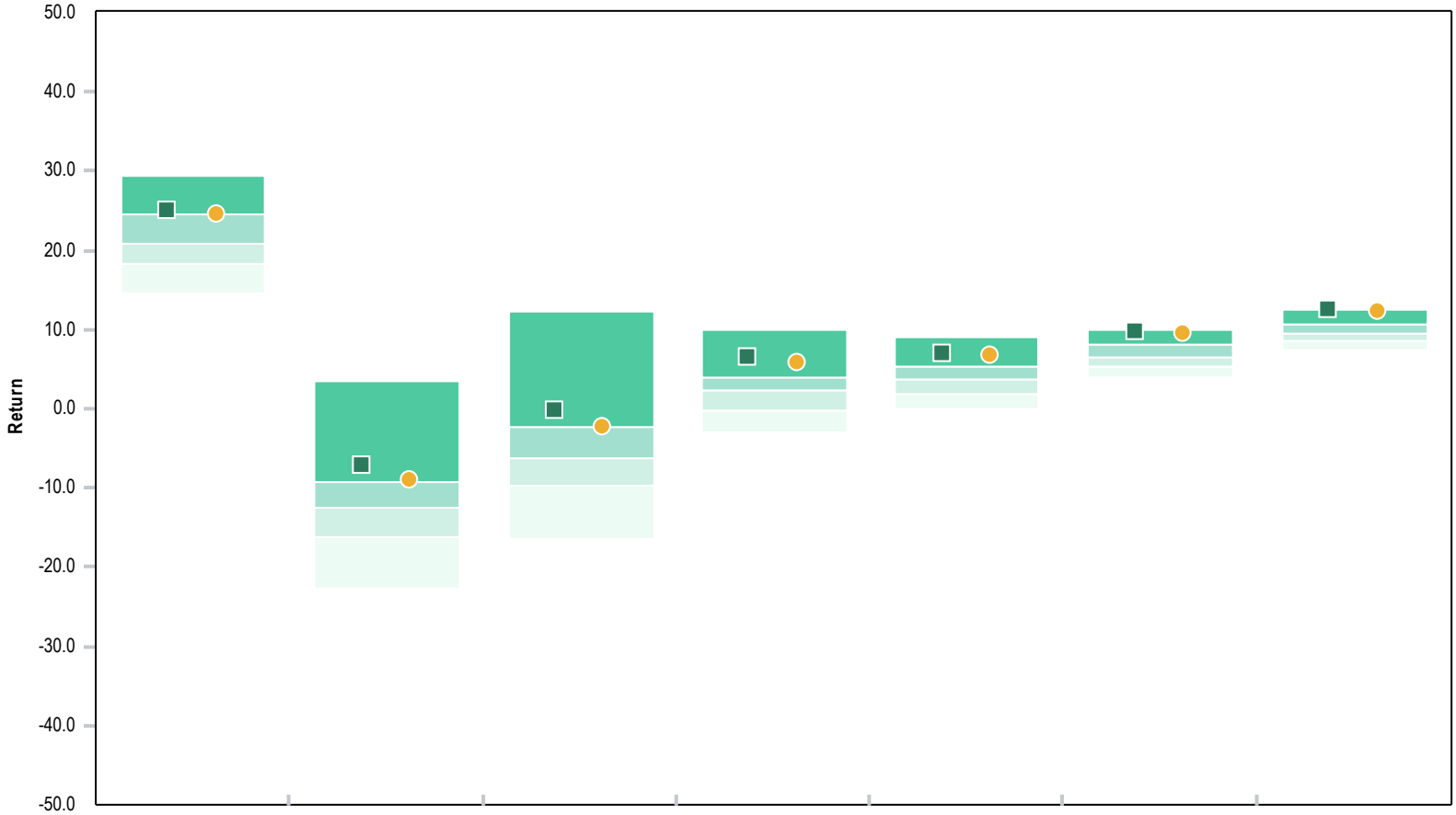


* Monthly periodicity used.

Vanguard Mid Cap Index Admiral

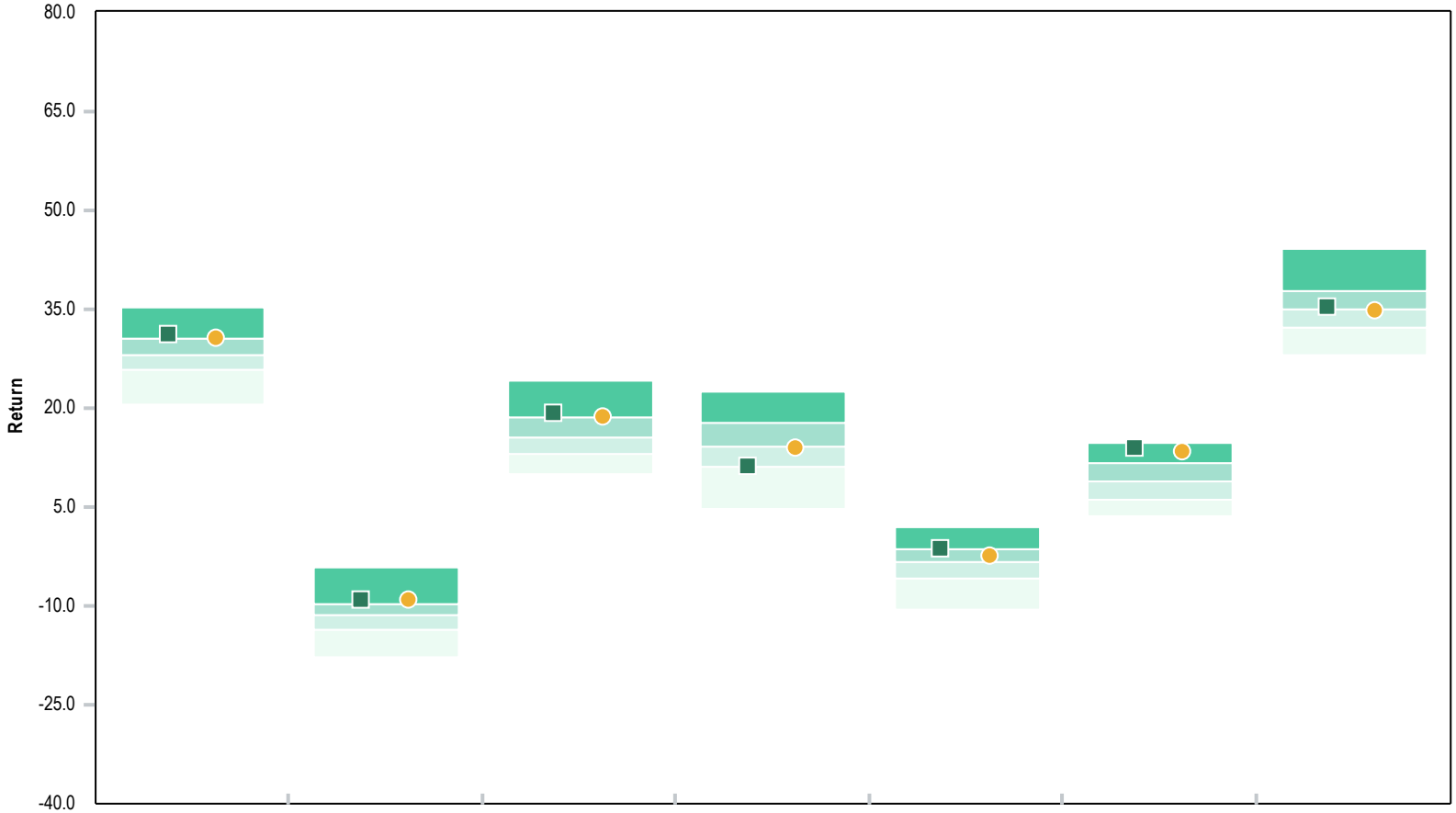
June 30, 2020

Peer Group Analysis - IM U.S. Mid Cap Core Equity (MF)



	1 Qtr	YTD	1 Yr	3 Yrs	5 Yrs	7 Yrs	10 Yrs
Vanguard Mid Cap Index Admiral	24.96 (22)	-7.18 (15)	-0.20 (16)	6.45 (12)	6.99 (13)	9.78 (8)	12.47 (5)
Russell Midcap Index	24.61 (25)	-9.13 (22)	-2.24 (25)	5.79 (15)	6.76 (16)	9.40 (11)	12.35 (7)
5th Percentile	29.49	3.43	12.34	9.98	8.97	9.90	12.47
1st Quartile	24.57	-9.29	-2.28	3.99	5.30	8.02	10.71
Median	20.77	-12.42	-6.15	2.34	3.60	6.45	9.53
3rd Quartile	18.35	-16.19	-9.64	-0.19	1.91	5.35	8.58
95th Percentile	14.68	-22.67	-16.32	-3.00	-0.02	3.86	7.33

Peer Group Analysis - IM U.S. Mid Cap Core Equity (MF)



	2019	2018	2017	2016	2015	2014	2013
Vanguard Mid Cap Index Admiral	31.03 (20)	-9.23 (23)	19.25 (19)	11.22 (75)	-1.34 (24)	13.76 (11)	35.15 (49)
Russell Midcap Index	30.54 (25)	-9.06 (20)	18.52 (27)	13.80 (55)	-2.44 (34)	13.22 (16)	34.76 (53)
5th Percentile	35.41	-4.07	24.04	22.38	1.82	14.72	44.30
1st Quartile	30.52	-9.59	18.74	17.86	-1.47	11.80	37.68
Median	28.08	-11.52	15.44	14.23	-3.40	8.91	35.08
3rd Quartile	25.73	-13.65	13.01	11.12	-5.71	5.98	32.16
95th Percentile	20.53	-17.88	9.87	4.78	-10.59	3.65	28.19

Vanguard Mid Cap Index Admiral

June 30, 2020

Fund Information

Fund Name :	Vanguard Index Funds: Vanguard Mid-Cap Index Fund; Admiral Shares	Portfolio Assets :	$110,409 Million
Fund Family :	Vanguard Group Inc	Portfolio Manager :	Butler/Johnson
Ticker :	VIMAX	PM Tenure :	2001--2016
Inception Date :	11/12/2001	Fund Style :	IM U.S. Mid Cap Core Equity (MF)
Fund Assets :	$42,844 Million	Style Benchmark :	Russell Midcap Index
Portfolio Turnover :	15%		

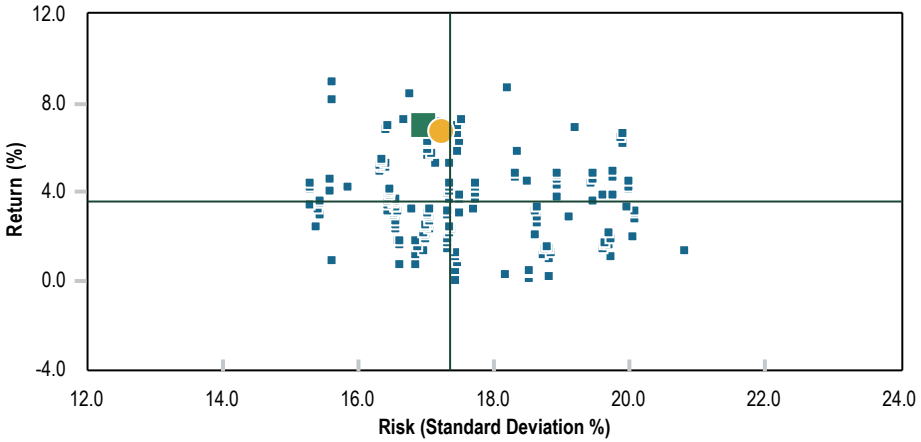
Fund Investment Policy

The Fund seeks to track the performance of a benchmark index that measures the investment return of mid-capitalization stocks. The Fund employs a "passive management" approach designed to track the performance of the CRSP US Mid Cap Index, a broadly diversified index of stocks of medium-size U.S. companies.

Historical Statistics (07/01/15 - 06/30/20) *

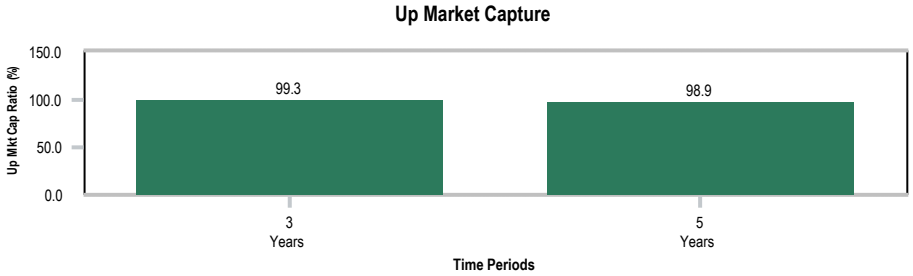
	Return	Standard Deviation	Sharpe Ratio	Alpha	Beta	R-Squared	Tracking Error	Information Ratio	Excess Risk	Inception Date
Vanguard Mid Cap Index Admiral	6.99	16.98	0.42	0.30	0.98	1.00	1.18	0.14	17.05	06/01/1998
Russell Midcap Index	6.76	17.25	0.40	0.00	1.00	1.00	0.00	N/A	17.32	06/01/1998
90 Day U.S. Treasury Bill	1.17	0.27	N/A	1.20	0.00	0.06	17.32	-0.40	0.00	06/01/1998

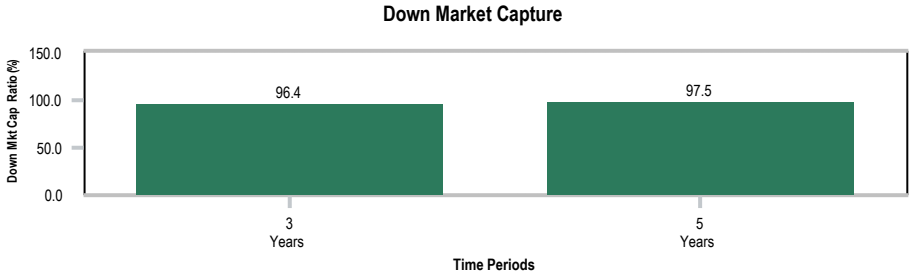
Peer Group Scattergram (07/01/15 to 06/30/20)



	Return	Standard Deviation
Vanguard Mid Cap Index Admiral	6.99	16.98
Russell Midcap Index	6.76	17.25
Median	3.60	17.35

Up Down Market Capture



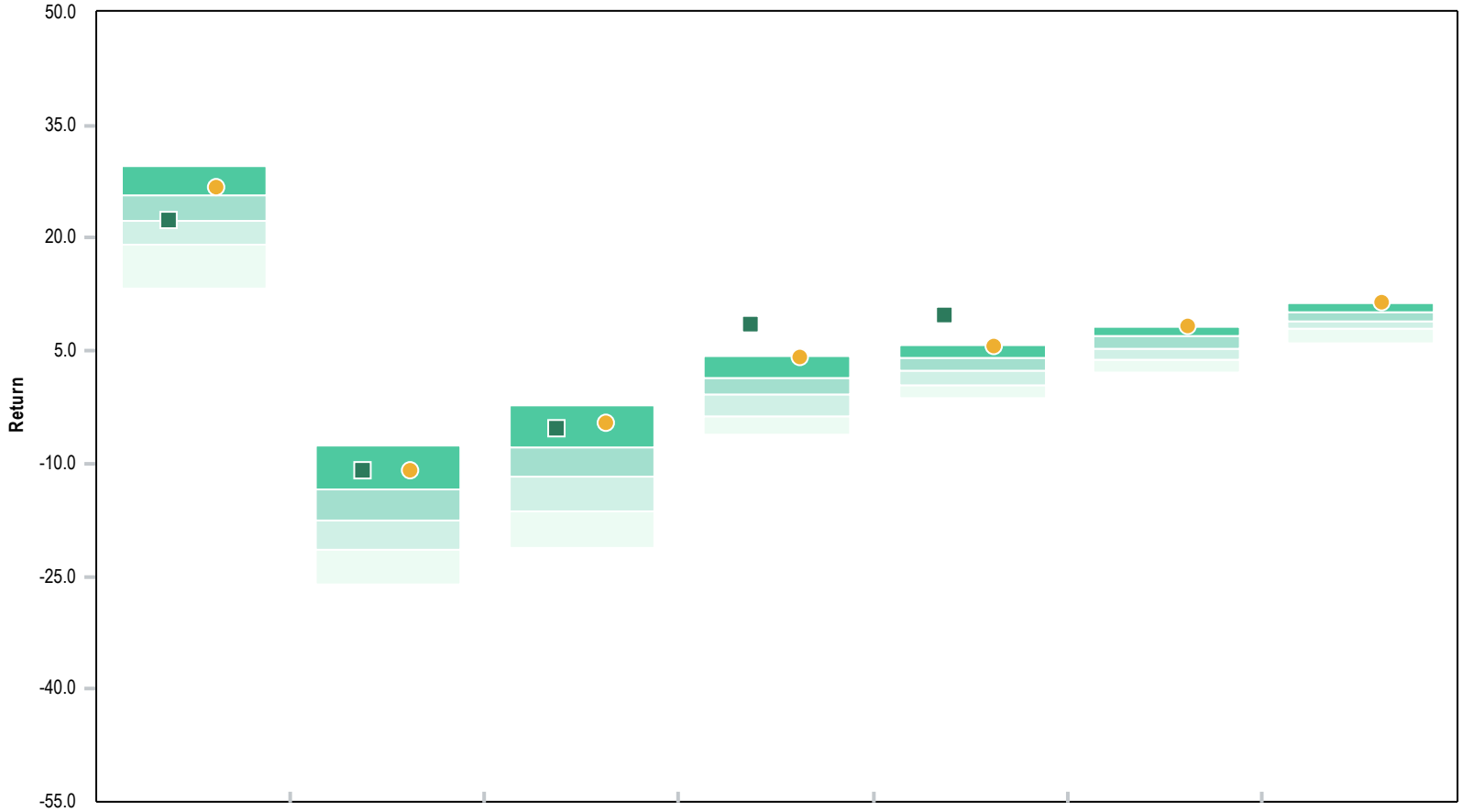


* Monthly periodicity used.

Eaton Vance Atlanta Capital R6

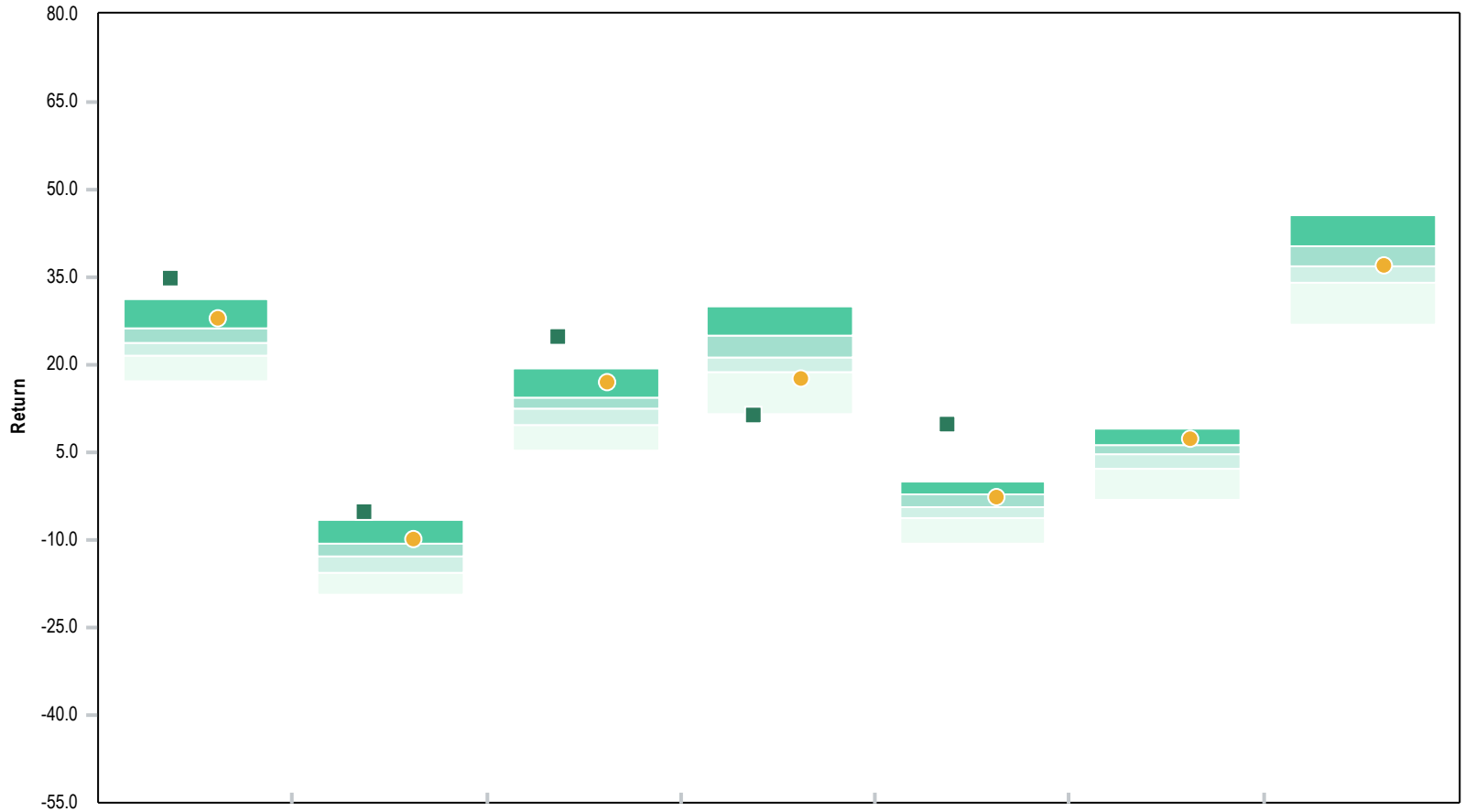
June 30, 2020

Peer Group Analysis - IM U.S. Small Cap Core Equity (MF)



	1 Qtr	YTD	1 Yr	3 Yrs	5 Yrs	7 Yrs	10 Yrs
Eaton Vance Atlanta Capital R6	22.27 (51)	-11.09 (12)	-5.32 (15)	8.55 (1)	9.64 (1)	N/A	N/A
Russell 2500 Index	26.56 (20)	-11.05 (12)	-4.70 (13)	4.08 (6)	5.41 (7)	8.15 (6)	11.46 (5)
5th Percentile	29.62	-7.61	-2.33	4.26	5.76	8.28	11.30
1st Quartile	25.62	-13.54	-7.95	1.29	4.07	6.90	10.13
Median	22.39	-17.68	-11.79	-0.91	2.33	5.37	9.00
3rd Quartile	19.03	-21.56	-16.33	-3.77	0.40	3.88	7.98
95th Percentile	13.30	-26.14	-21.12	-6.11	-1.31	2.10	6.07

Peer Group Analysis - IM U.S. Small Cap Core Equity (MF)



	2019	2018	2017	2016	2015	2014	2013
Eaton Vance Atlanta Capital R6	34.59 (1)	-5.27 (2)	24.84 (1)	11.35 (96)	9.82 (1)	N/A	N/A
Russell 2500 Index	27.77 (14)	-10.00 (23)	16.81 (12)	17.59 (82)	-2.90 (32)	7.07 (17)	36.80 (51)
5th Percentile	31.18	-6.42	19.49	29.91	0.12	8.96	45.67
1st Quartile	26.12	-10.51	14.34	24.98	-2.26	6.38	40.32
Median	23.87	-12.68	12.38	21.34	-4.34	4.65	36.88
3rd Quartile	21.68	-15.77	9.67	18.85	-6.33	2.25	34.08
95th Percentile	17.33	-19.26	5.45	11.51	-10.66	-3.17	26.72

Eaton Vance Atlanta Capital R6

June 30, 2020

Fund Information

Fund Name :	Eaton Vance Growth Trust: Eaton Vance Atlanta Capital SMID-Cap Fund; Class R6 Shares	Portfolio Assets :	$11,158 Million
Fund Family :	Eaton Vance Management	Portfolio Manager :	Bell IV/Reed/Hereford
Ticker :	ERASX	PM Tenure :	2014--2014--2014
Inception Date :	07/01/2014	Fund Style :	IM U.S. Small Cap Core Equity (MF)
Fund Assets :	$3,216 Million	Style Benchmark :	Russell 2500 Index

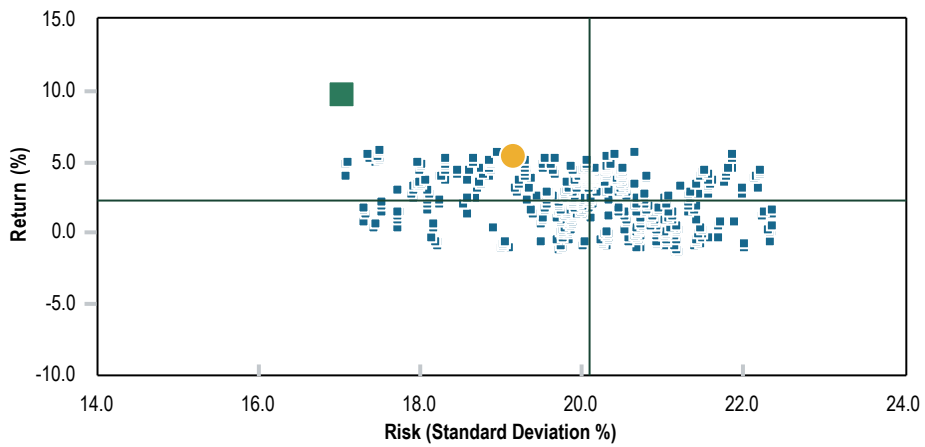
Fund Investment Policy

The Fund seeks long-term capital growth. Invests primarily in common stocks of companies with small market capitalizations. The Fund will normally invest in companies having market capitalizations within the range of companies comprising the Russell 2000 stock index.

Historical Statistics (07/01/15 - 06/30/20) *

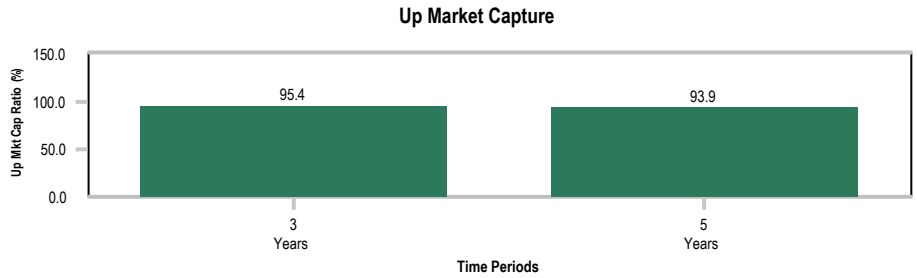
	Return	Standard Deviation	Sharpe Ratio	Alpha	Beta	R-Squared	Tracking Error	Information Ratio	Excess Risk	Inception Date
Eaton Vance Atlanta Capital R6	9.64	17.03	0.56	4.73	0.85	0.91	5.89	0.60	17.10	08/01/2014
Russell 2500 Index	5.41	19.15	0.31	0.00	1.00	1.00	0.00	N/A	19.22	08/01/2014
90 Day U.S. Treasury Bill	1.17	0.27	N/A	1.20	0.00	0.07	19.22	-0.31	0.00	08/01/2014

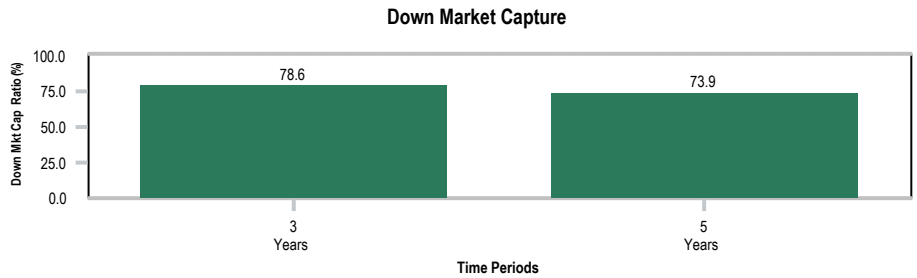
Peer Group Scattergram (07/01/15 to 06/30/20)



	Return	Standard Deviation
Eaton Vance Atlanta Capital R6	9.64	17.03
Russell 2500 Index	5.41	19.15
Median	2.33	20.10

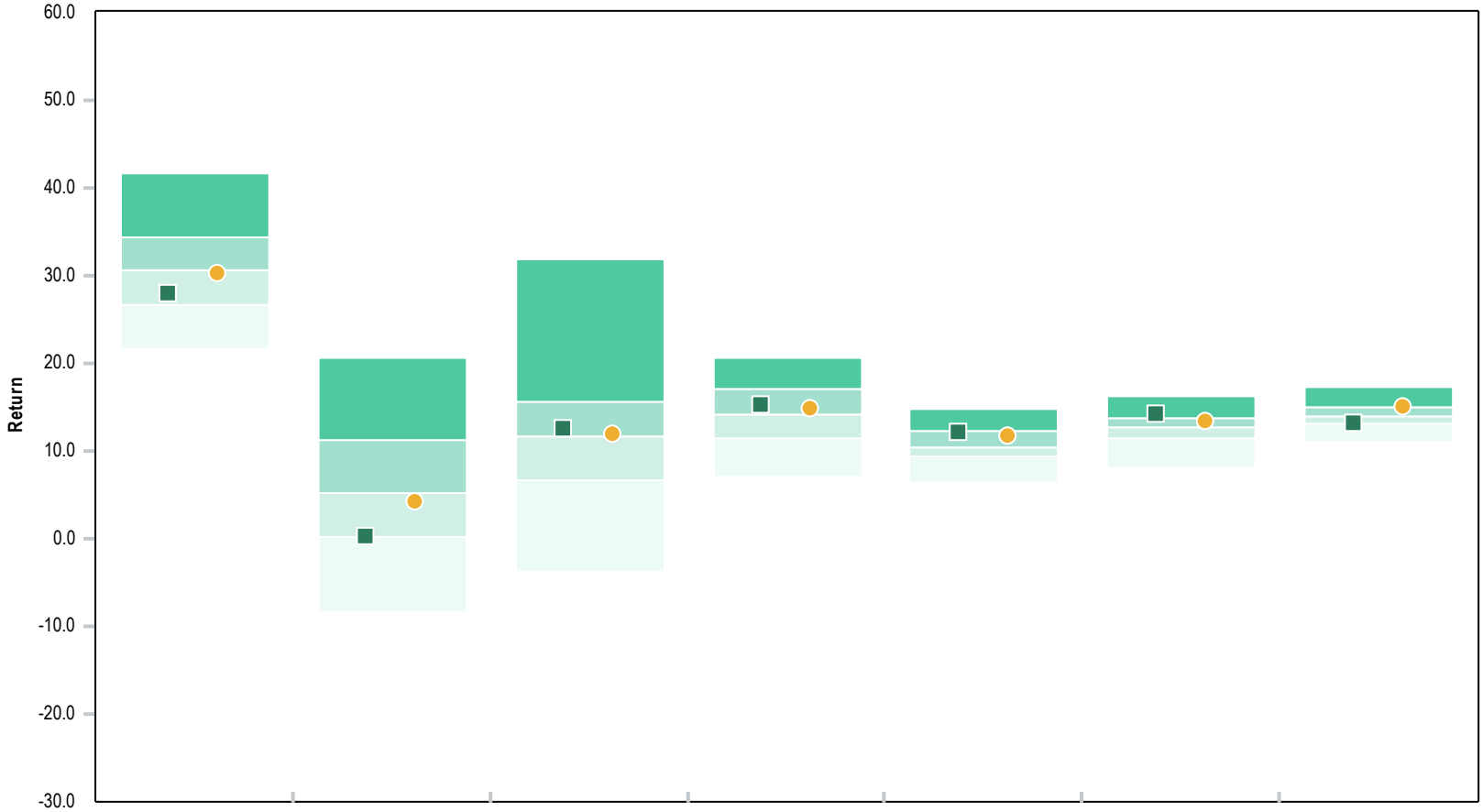
Up Down Market Capture





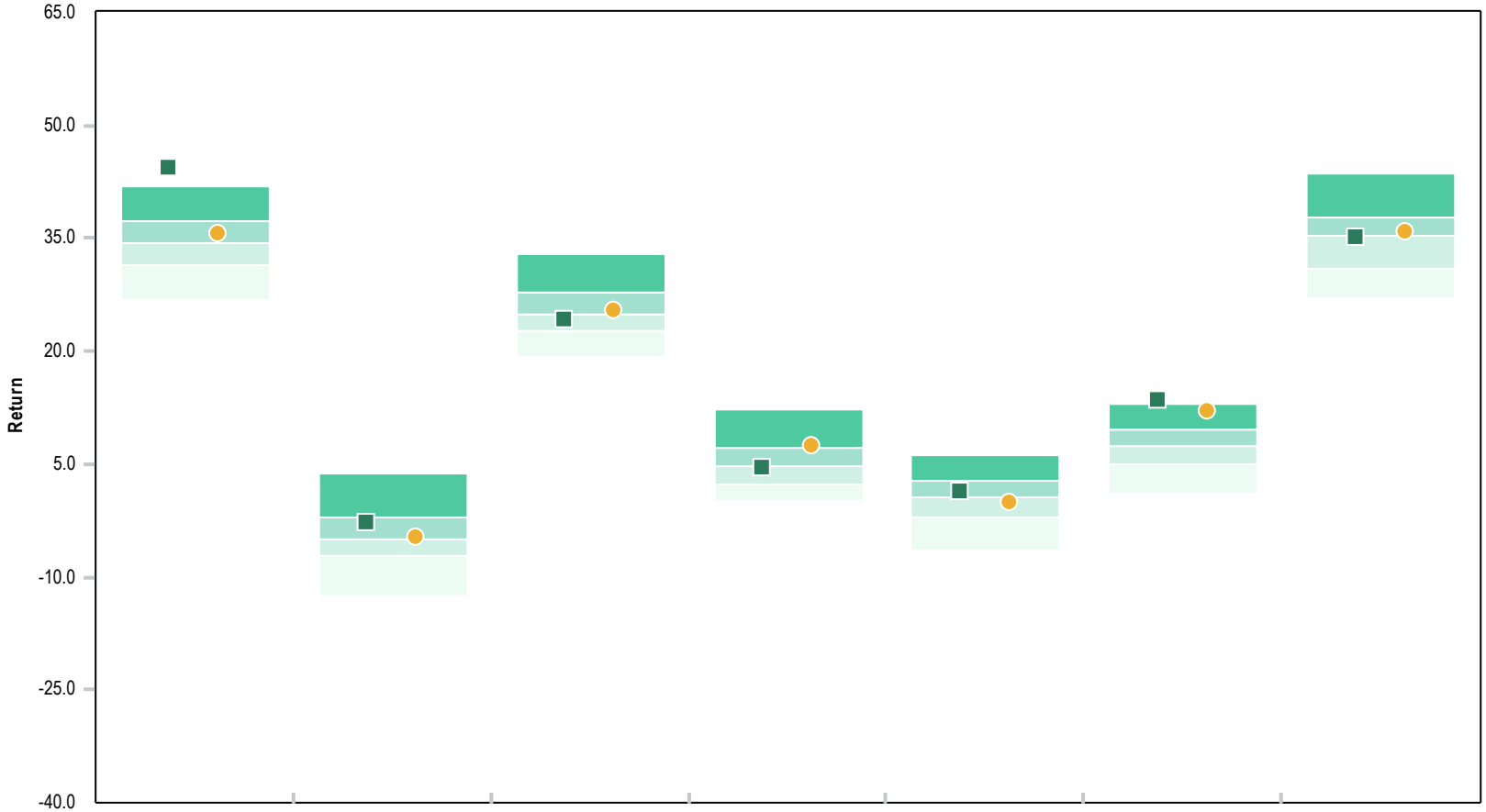
* Monthly periodicity used.

Peer Group Analysis - IM U.S. Mid Cap Growth Equity (MF)



	1 Qtr	YTD	1 Yr	3 Yrs	5 Yrs	7 Yrs	10 Yrs
Mid Growth Westfield Capital	27.92 (70)	0.24 (76)	12.49 (39)	15.23 (36)	12.09 (28)	14.16 (17)	13.05 (77)
Russell Midcap Growth Index	30.26 (55)	4.16 (60)	11.91 (47)	14.76 (40)	11.60 (31)	13.24 (36)	15.09 (24)
5th Percentile	41.62	20.52	31.83	20.67	14.81	16.33	17.36
1st Quartile	34.33	11.30	15.71	17.08	12.32	13.65	15.03
Median	30.58	5.22	11.63	14.08	10.50	12.68	14.05
3rd Quartile	26.74	0.29	6.59	11.44	9.38	11.47	13.13
95th Percentile	21.63	-8.29	-3.82	7.06	6.46	8.16	10.94

Peer Group Analysis - IM U.S. Mid Cap Growth Equity (MF)

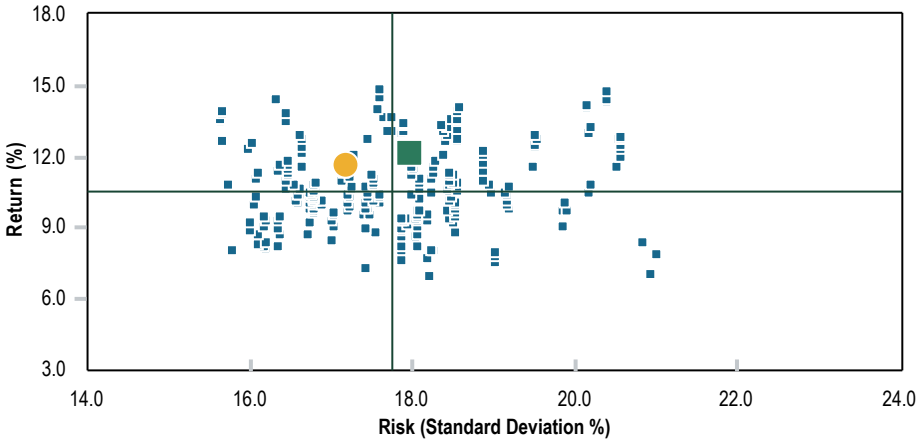


	2019	2018	2017	2016	2015	2014	2013
Mid Growth Westfield Capital	44.37 (2)	-2.75 (30)	24.21 (59)	4.42 (54)	1.25 (44)	13.51 (3)	35.17 (53)
Russell Midcap Growth Index	35.47 (39)	-4.75 (47)	25.27 (44)	7.33 (25)	-0.20 (56)	11.90 (10)	35.74 (47)
5th Percentile	42.01	3.72	32.84	12.20	6.08	12.87	43.59
1st Quartile	37.31	-2.08	27.88	7.26	2.79	9.52	37.81
Median	34.41	-5.01	24.81	4.80	0.53	7.28	35.43
3rd Quartile	31.44	-7.15	22.63	2.25	-2.17	4.92	30.99
95th Percentile	26.84	-12.64	19.19	0.11	-6.44	1.04	26.98

Historical Statistics (07/01/15 - 06/30/20) *

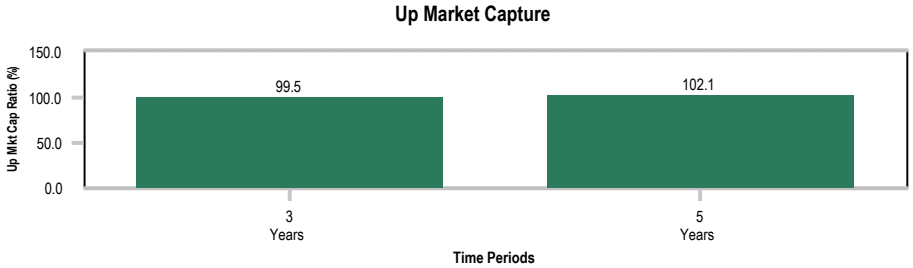
	Return	Standard Deviation	Sharpe Ratio	Alpha	Beta	R-Squared	Tracking Error	Information Ratio	Excess Risk	Inception Date
Mid Growth Westfield Capital	12.09	17.98	0.66	0.35	1.02	0.95	3.92	0.15	18.03	01/01/2005
Russell Midcap Growth Index	11.60	17.19	0.66	0.00	1.00	1.00	0.00	N/A	17.24	01/01/2005
90 Day U.S. Treasury Bill	1.17	0.27	N/A	1.21	0.00	0.03	17.24	-0.66	0.00	01/01/2005

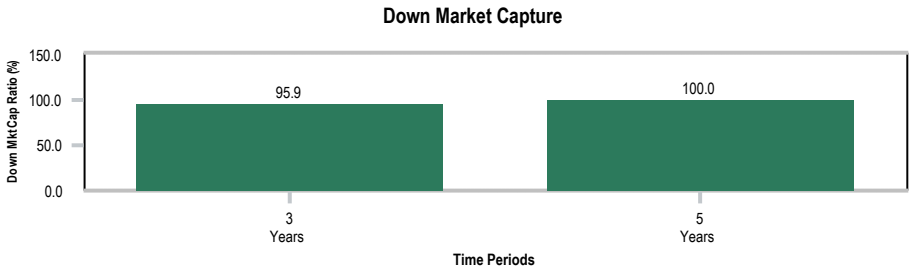
Peer Group Scattergram (07/01/15 to 06/30/20)



	Return	Standard Deviation
Mid Growth Westfield Capital	12.09	17.98
Russell Midcap Growth Index	11.60	17.19
Median	10.50	17.74

Up Down Market Capture



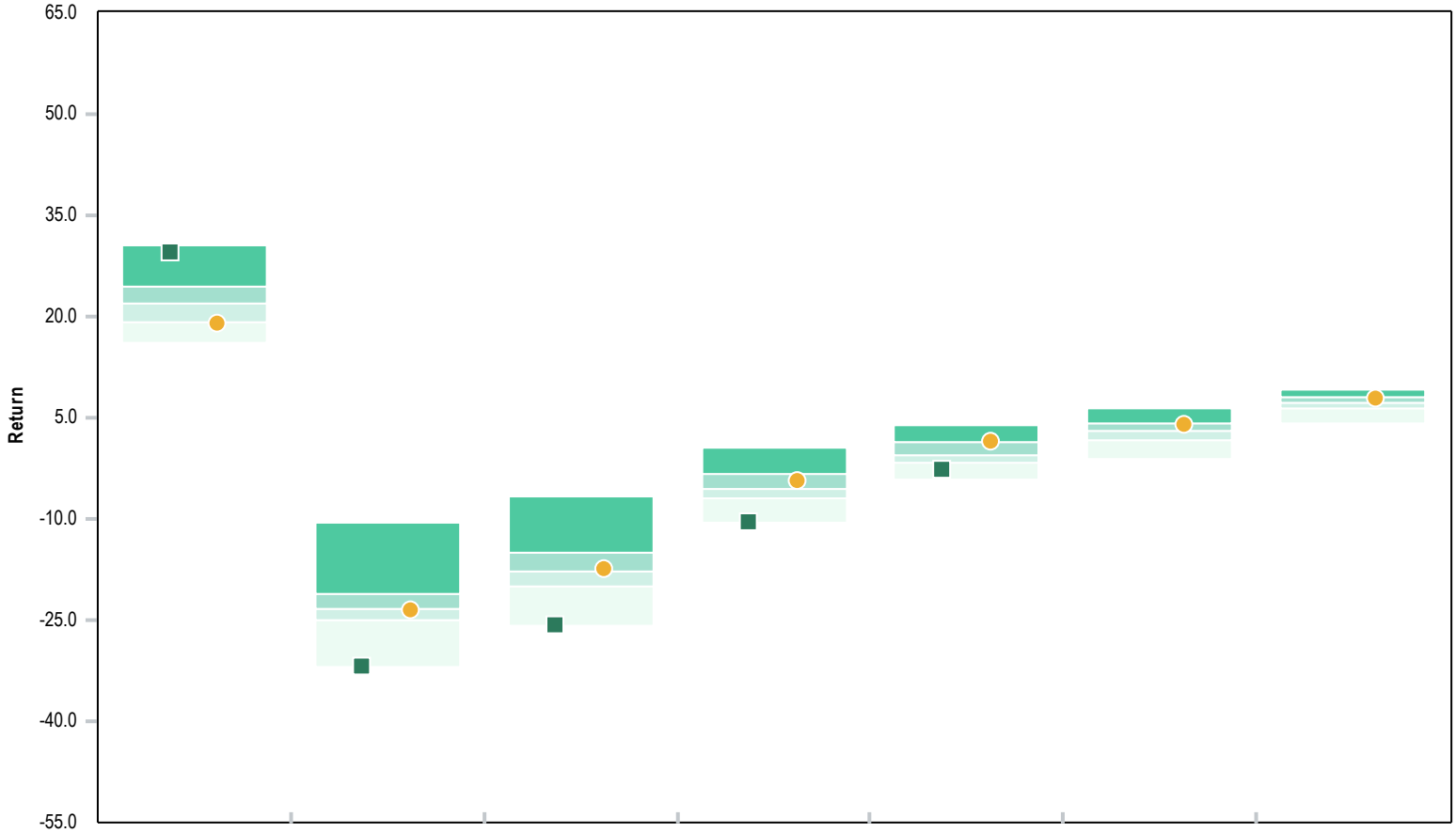


* Monthly periodicity used.

Prudential QMA Small Cap Value R6

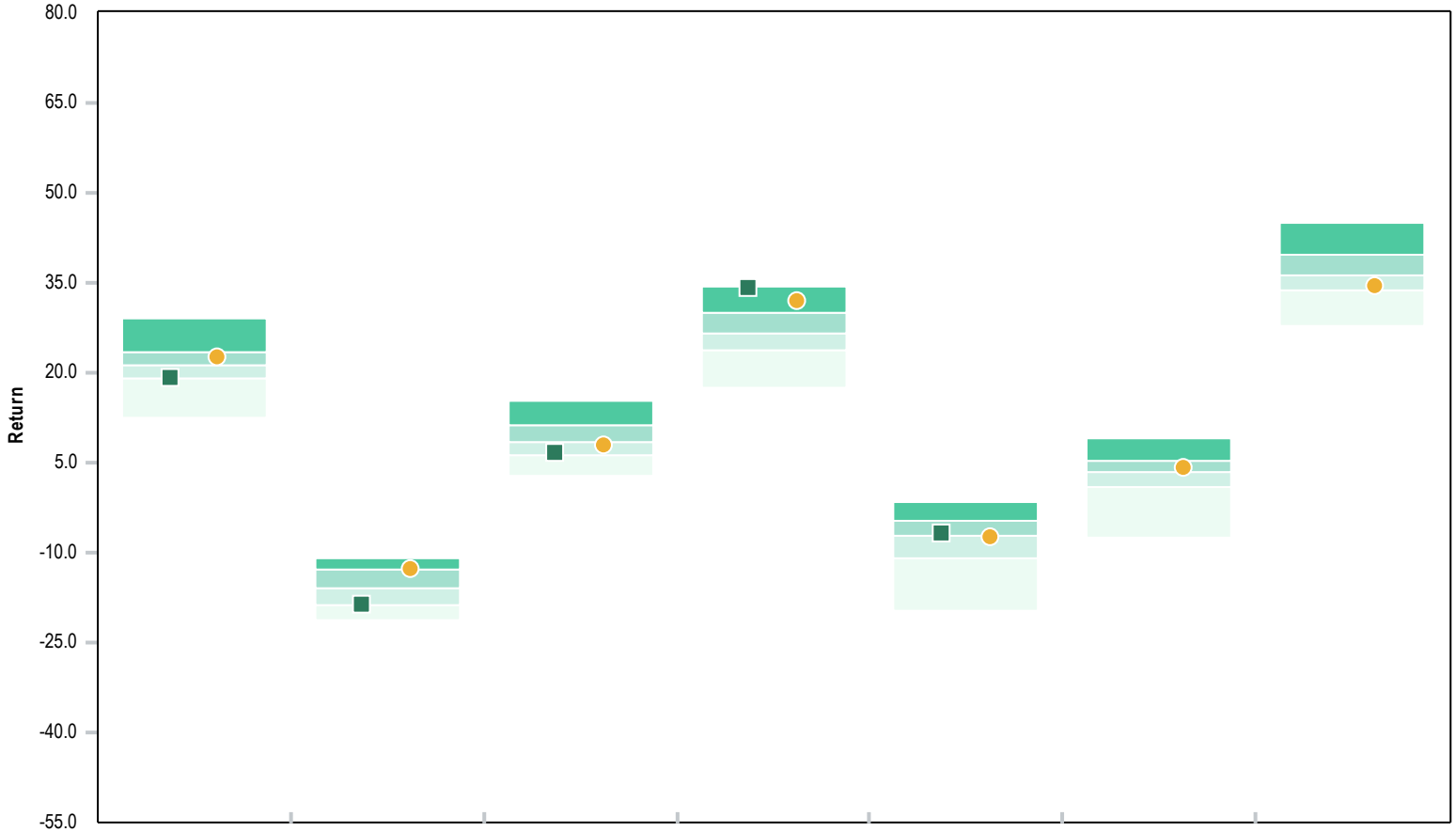
June 30, 2020

Peer Group Analysis - IM U.S. Small Cap Value Equity (MF)



	1 Qtr	YTD	1 Yr	3 Yrs	5 Yrs	7 Yrs	10 Yrs
Prudential QMA Small Cap Value R6	29.53 (10)	-31.89 (95)	-25.89 (96)	-10.67 (96)	-2.83 (87)	N/A	N/A
Russell 2000 Value Index	18.91 (81)	-23.50 (52)	-17.48 (49)	-4.35 (34)	1.26 (27)	3.98 (27)	7.82 (28)
5th Percentile	30.53	-10.42	-6.68	0.55	4.01	6.45	9.27
1st Quartile	24.33	-20.99	-15.09	-3.44	1.36	4.11	7.94
Median	21.81	-23.41	-17.72	-5.45	-0.42	2.93	7.26
3rd Quartile	19.30	-25.07	-20.01	-7.02	-1.72	1.77	6.31
95th Percentile	16.16	-31.90	-25.88	-10.67	-4.15	-1.00	4.15

Peer Group Analysis - IM U.S. Small Cap Value Equity (MF)



	2019	2018	2017	2016	2015	2014	2013
Prudential QMA Small Cap Value R6	19.09 (75)	-18.82 (77)	6.43 (71)	33.99 (7)	-6.96 (49)	N/A	N/A
Russell 2000 Value Index	22.39 (36)	-12.86 (24)	7.84 (57)	31.74 (15)	-7.47 (55)	4.22 (37)	34.52 (68)
5th Percentile	29.03	-10.78	15.35	34.33	-1.50	8.99	44.95
1st Quartile	23.51	-12.95	11.18	29.94	-4.62	5.17	39.57
Median	21.26	-16.08	8.32	26.61	-7.10	3.36	36.11
3rd Quartile	19.04	-18.69	6.11	23.73	-10.80	0.89	33.87
95th Percentile	12.64	-21.26	2.69	17.58	-19.56	-7.46	27.90

Prudential QMA Small Cap Value R6

June 30, 2020

Fund Information

Fund Name :	Target Portfolio Trust: PGIM QMA Small-Cap Value Fund; Class R6 Shares	Portfolio Assets :	$554 Million
Fund Family :	Prudential Investments LLC	Portfolio Manager :	Stern/Courtney
Ticker :	TSVQX	PM Tenure :	2015--2015
Inception Date :	09/25/2014	Fund Style :	IM U.S. Small Cap Value Equity (MF)
Fund Assets :	$204 Million	Style Benchmark :	Russell 2000 Value Index
Portfolio Turnover :	80%		

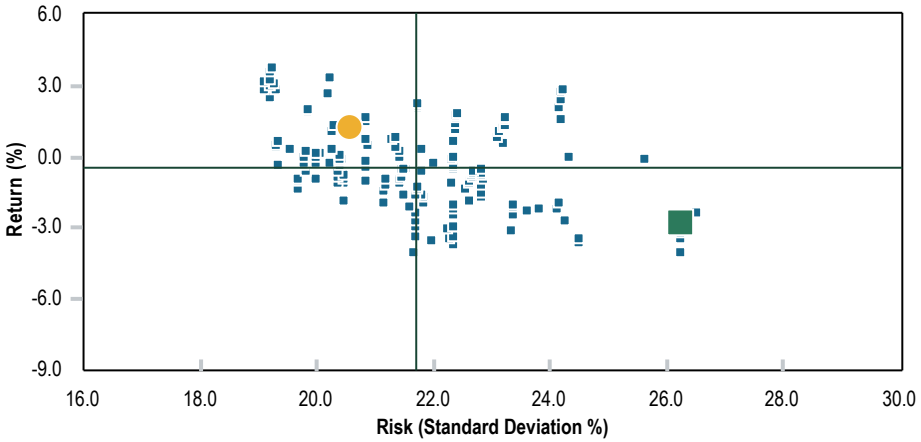
Fund Investment Policy

The Fund seeks above average capital appreciation. The Fund will typically invest at least 80% of its assets in stocks of small companies that are undervalued and have an above-average potential to increase in price, given the company's sales, earnings, book value, cash flow and recent performance.

Historical Statistics (07/01/15 - 06/30/20) *

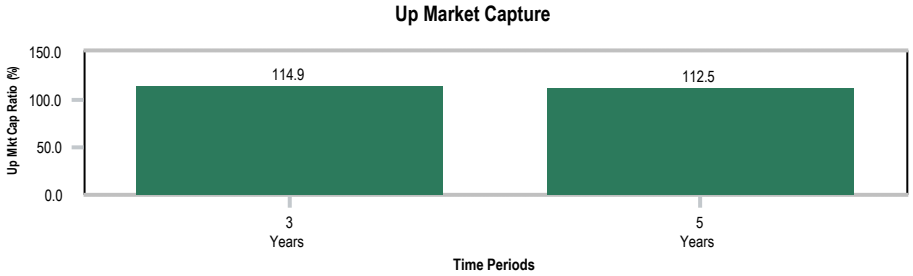
	Return	Standard Deviation	Sharpe Ratio	Alpha	Beta	R-Squared	Tracking Error	Information Ratio	Excess Risk	Inception Date
Prudential QMA Small Cap Value R6	-2.83	26.26	-0.01	-3.38	1.26	0.97	6.97	-0.36	26.35	10/01/2014
Russell 2000 Value Index	1.26	20.57	0.11	0.00	1.00	1.00	0.00	N/A	20.65	10/01/2014
90 Day U.S. Treasury Bill	1.17	0.27	N/A	1.19	0.00	0.08	20.65	-0.11	0.00	10/01/2014

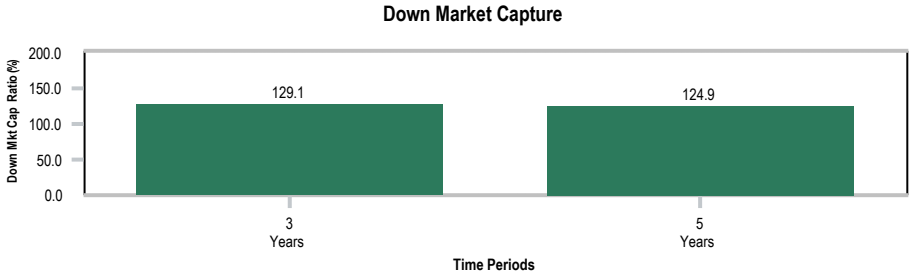
Peer Group Scattergram (07/01/15 to 06/30/20)



	Return	Standard Deviation
Prudential QMA Small Cap Value R6	-2.83	26.26
Russell 2000 Value Index	1.26	20.57
Median	-0.42	21.69

Up Down Market Capture



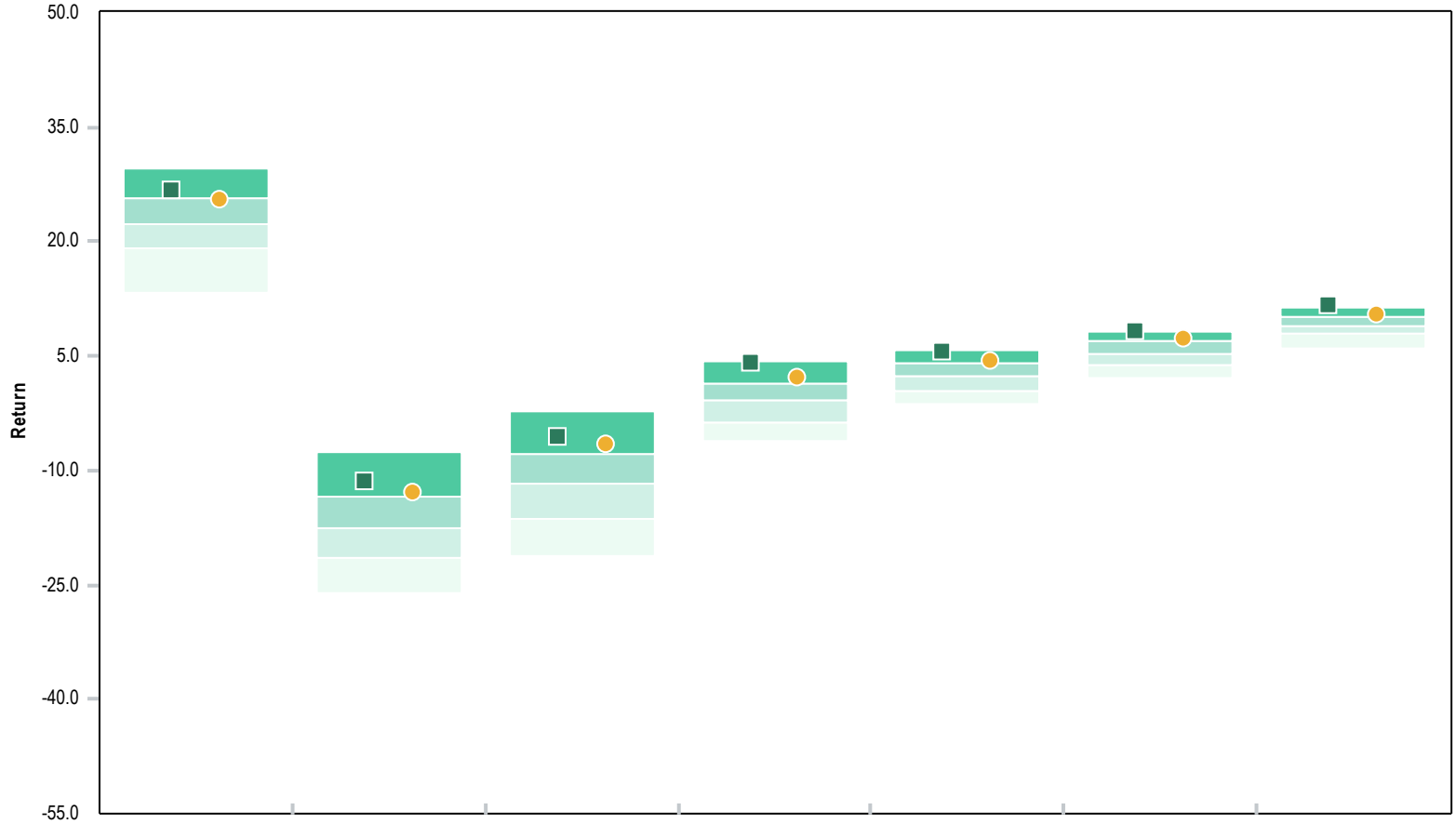


* Monthly periodicity used.

Vanguard Small Cap Index Admiral

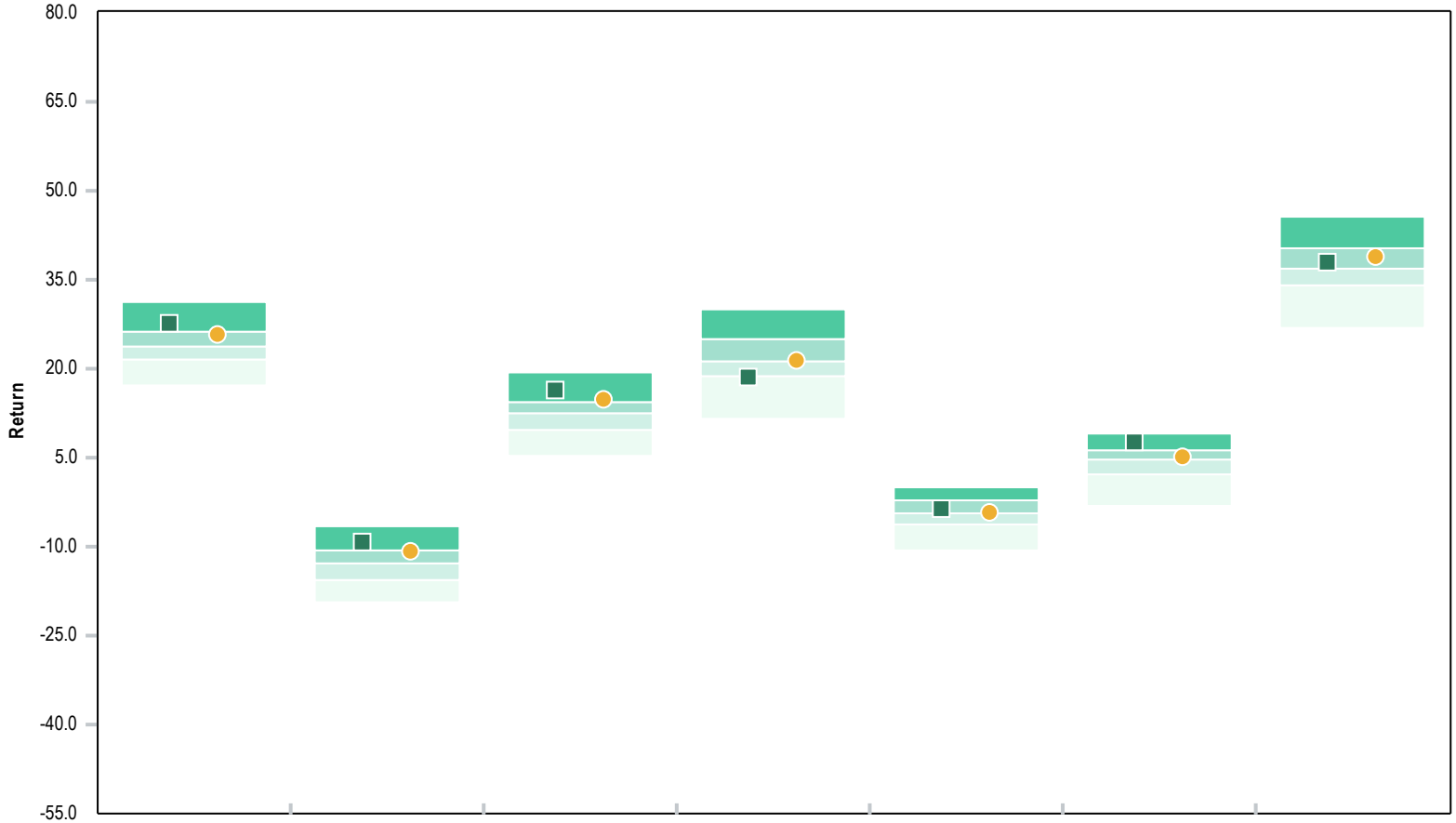
June 30, 2020

Peer Group Analysis - IM U.S. Small Cap Core Equity (MF)



	1 Qtr	YTD	1 Yr	3 Yrs	5 Yrs	7 Yrs	10 Yrs
Vanguard Small Cap Index Admiral	26.66 (20)	-11.42 (14)	-5.60 (15)	3.99 (6)	5.40 (7)	8.16 (6)	11.59 (4)
Russell 2000 Index	25.42 (27)	-12.98 (21)	-6.63 (20)	2.01 (18)	4.29 (20)	7.17 (19)	10.50 (18)
5th Percentile	29.62	-7.61	-2.33	4.26	5.76	8.28	11.30
1st Quartile	25.62	-13.54	-7.95	1.29	4.07	6.90	10.13
Median	22.39	-17.68	-11.79	-0.91	2.33	5.37	9.00
3rd Quartile	19.03	-21.56	-16.33	-3.77	0.40	3.88	7.98
95th Percentile	13.30	-26.14	-21.12	-6.11	-1.31	2.10	6.07

Peer Group Analysis - IM U.S. Small Cap Core Equity (MF)



	2019	2018	2017	2016	2015	2014	2013
Vanguard Small Cap Index Admiral	27.37 (16)	-9.31 (18)	16.24 (13)	18.30 (78)	-3.64 (41)	7.50 (13)	37.81 (43)
Russell 2000 Index	25.53 (32)	-11.01 (32)	14.65 (22)	21.31 (51)	-4.41 (53)	4.89 (47)	38.82 (35)
5th Percentile	31.18	-6.42	19.49	29.91	0.12	8.96	45.67
1st Quartile	26.12	-10.51	14.34	24.98	-2.26	6.38	40.32
Median	23.87	-12.68	12.38	21.34	-4.34	4.65	36.88
3rd Quartile	21.68	-15.77	9.67	18.85	-6.33	2.25	34.08
95th Percentile	17.33	-19.26	5.45	11.51	-10.66	-3.17	26.72

Vanguard Small Cap Index Admiral

June 30, 2020

Fund Information

Fund Name :	Vanguard Index Funds: Vanguard Small-Cap Index Fund; Admiral Shares	Portfolio Assets :	$89,836 Million
Fund Family :	Vanguard Group Inc	Portfolio Manager :	Coleman/O'Reilly
Ticker :	VSMAX	PM Tenure :	2016--2016
Inception Date :	11/13/2000	Fund Style :	IM U.S. Small Cap Core Equity (MF)
Fund Assets :	$35,807 Million	Style Benchmark :	Russell 2000 Index
Portfolio Turnover :	16%		

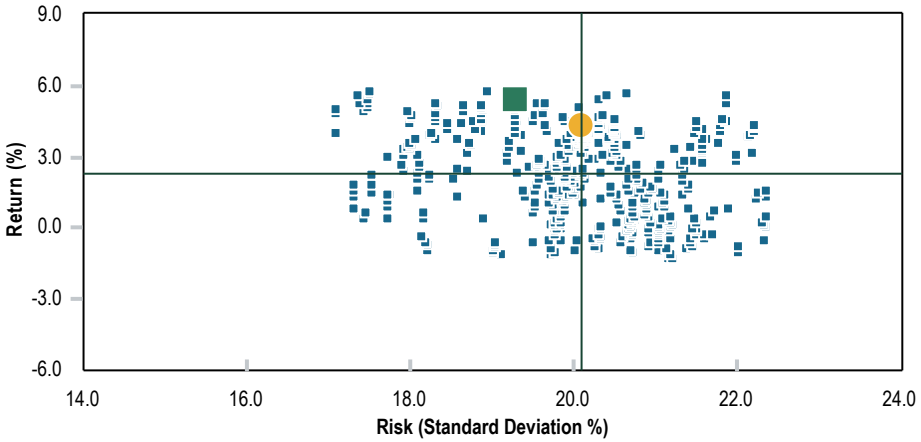
Fund Investment Policy

The Fund seeks to track the performance of a benchmark index that measures the investment return of small-capitalization stocks. The Fund employs an indexing investment approach designed to track the performance of the CRSP US Small Cap Index, a broadly diversified index of stocks of small U.S. companies.

Historical Statistics (07/01/15 - 06/30/20) *

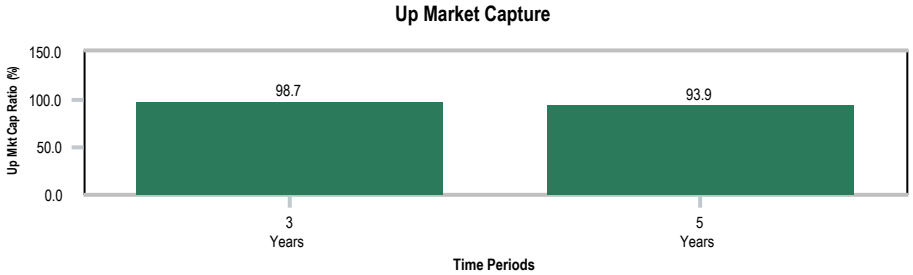
	Return	Standard Deviation	Sharpe Ratio	Alpha	Beta	R-Squared	Tracking Error	Information Ratio	Excess Risk	Inception Date
Vanguard Small Cap Index Admiral	5.40	19.29	0.31	1.22	0.95	0.98	2.81	0.32	19.36	02/01/1968
Russell 2000 Index	4.29	20.10	0.25	0.00	1.00	1.00	0.00	N/A	20.17	02/01/1968
90 Day U.S. Treasury Bill	1.17	0.27	N/A	1.20	0.00	0.07	20.17	-0.25	0.00	02/01/1968

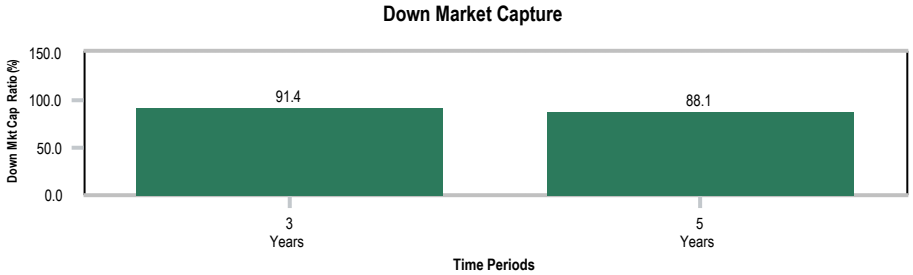
Peer Group Scattergram (07/01/15 to 06/30/20)



	Return	Standard Deviation
Vanguard Small Cap Index Admiral	5.40	19.29
Russell 2000 Index	4.29	20.10
Median	2.33	20.10

Up Down Market Capture



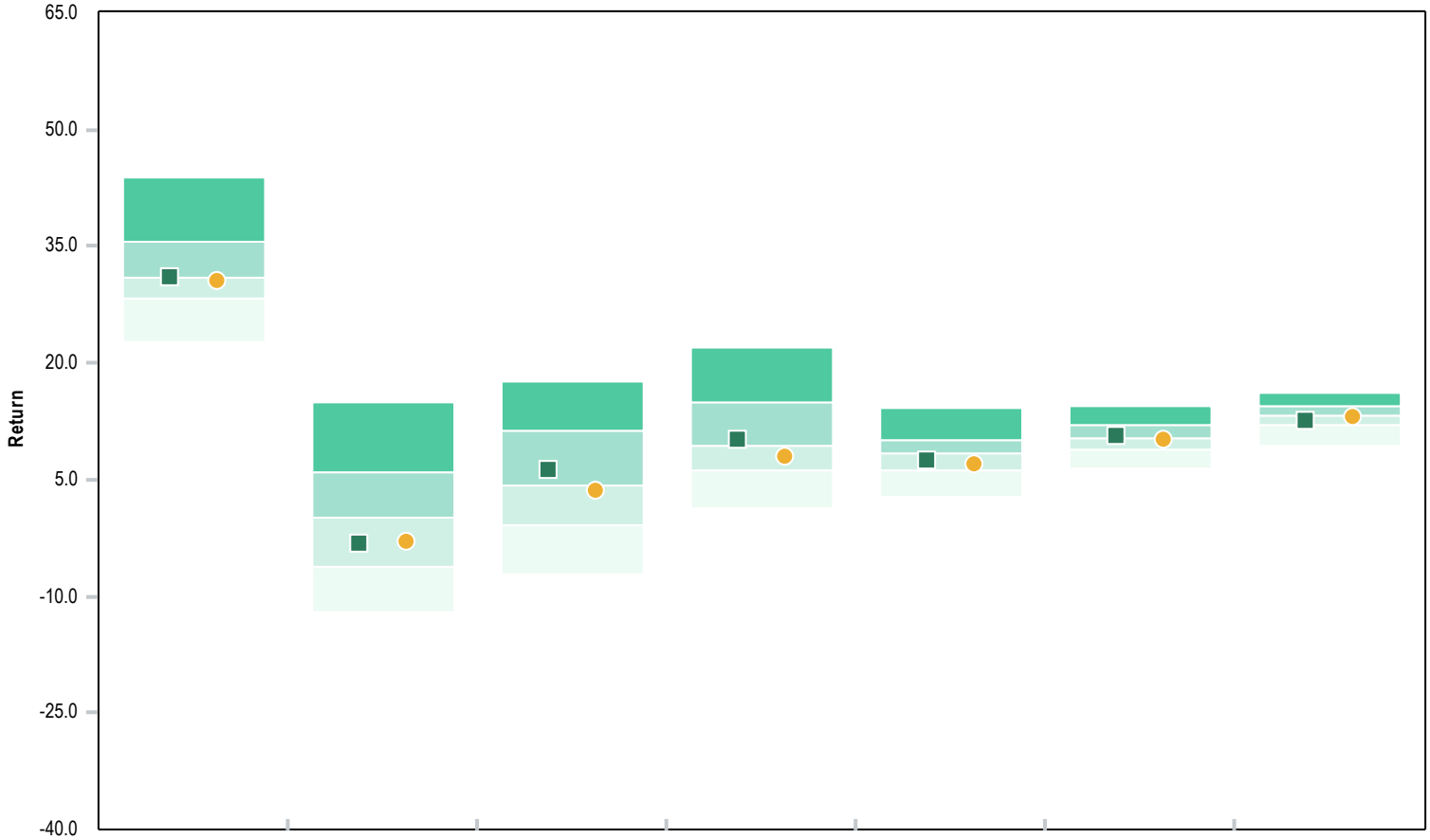


* Monthly periodicity used.

BlackRock Small Cap Growth Equity Instl

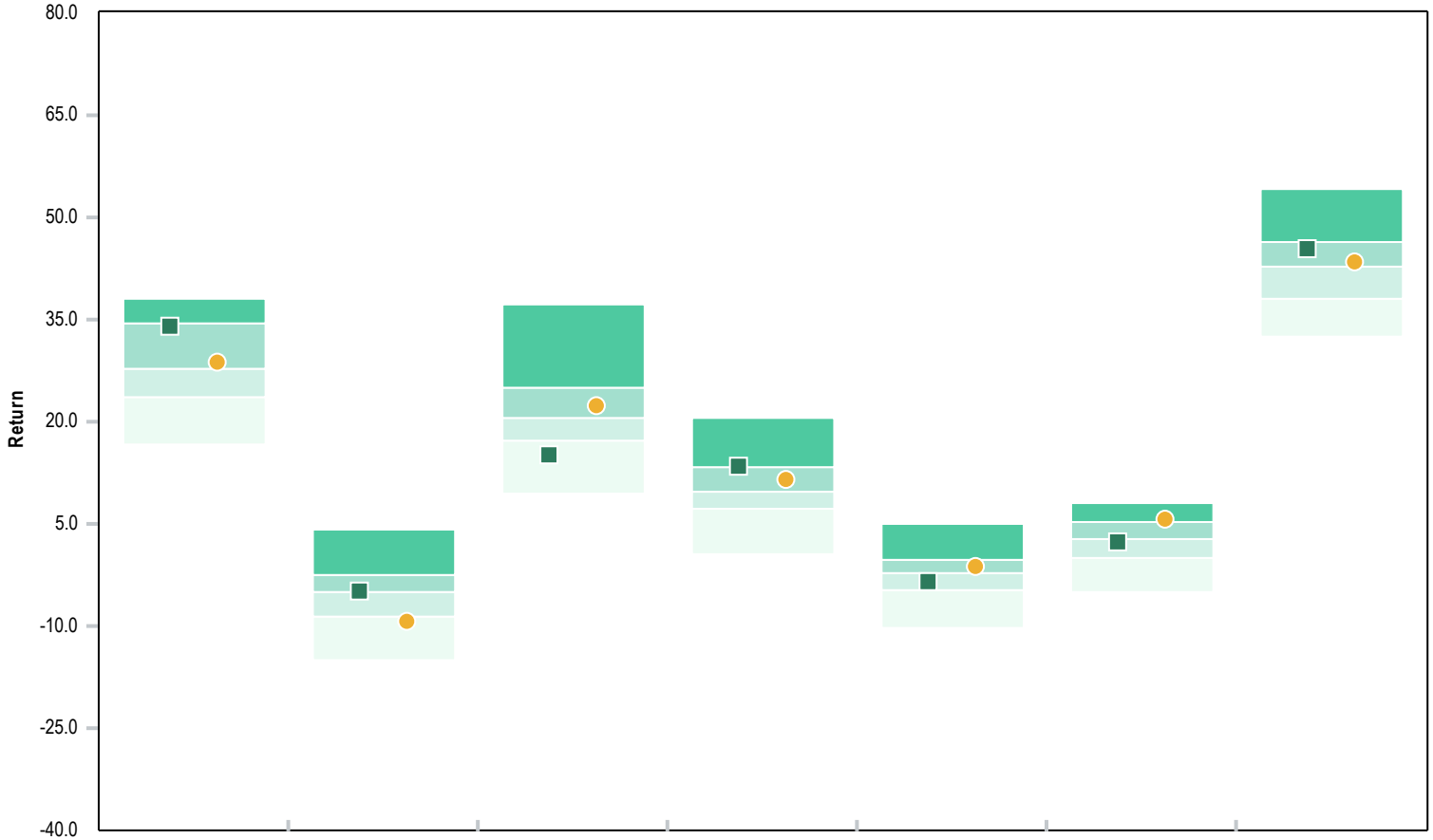
June 30, 2020

Peer Group Analysis - IM U.S. Small Cap Growth Equity (MF)



	1 Qtr	YTD	1 Yr	3 Yrs	5 Yrs	7 Yrs	10 Yrs
BlackRock Small Cap Growth Equity Instl	30.99 (49)	-3.37 (63)	6.17 (38)	9.97 (47)	7.36 (62)	10.48 (47)	12.54 (66)
Russell 2000 Growth Index	30.58 (52)	-3.06 (61)	3.48 (55)	7.86 (64)	6.86 (68)	10.03 (60)	12.92 (57)
5th Percentile	43.88	14.98	17.64	21.94	14.23	14.39	16.10
1st Quartile	35.53	6.02	11.30	14.83	9.98	11.93	14.44
Median	30.85	0.00	4.23	9.31	8.45	10.32	13.17
3rd Quartile	28.25	-6.24	-0.92	6.30	6.12	8.85	12.04
95th Percentile	22.65	-12.09	-7.24	1.41	2.88	6.46	9.37

Peer Group Analysis - IM U.S. Small Cap Growth Equity (MF)



	2019	2018	2017	2016	2015	2014	2013
BlackRock Small Cap Growth Equity Instl	33.87 (29)	-5.04 (49)	14.86 (84)	13.45 (23)	-3.60 (64)	2.11 (57)	45.32 (31)
Russell 2000 Growth Index	28.48 (47)	-9.31 (79)	22.17 (41)	11.32 (41)	-1.38 (37)	5.60 (21)	43.30 (47)
5th Percentile	38.04	4.24	37.17	20.49	5.02	7.92	54.08
1st Quartile	34.36	-2.55	25.06	13.22	-0.30	5.15	46.45
Median	27.70	-5.12	20.69	9.86	-2.35	2.79	42.88
3rd Quartile	23.56	-8.62	17.29	7.31	-4.65	0.07	38.00
95th Percentile	16.69	-15.02	9.41	0.62	-10.17	-5.12	32.62

BlackRock Small Cap Growth Equity Instl

June 30, 2020

Fund Information

Fund Name :	BlackRock Funds: BlackRock Advantage Small Cap Growth Fund; Institutional Shares	Portfolio Assets :	$642 Million
Fund Family :	BlackRock Inc	Portfolio Manager :	Cooke/Savi/Mathieson
Ticker :	PSGIX	PM Tenure :	2013--2017--2017
Inception Date :	09/14/1993	Fund Style :	IM U.S. Small Cap Growth Equity (MF)
Fund Assets :	$425 Million	Style Benchmark :	Russell 2000 Growth Index
Portfolio Turnover :	120%		

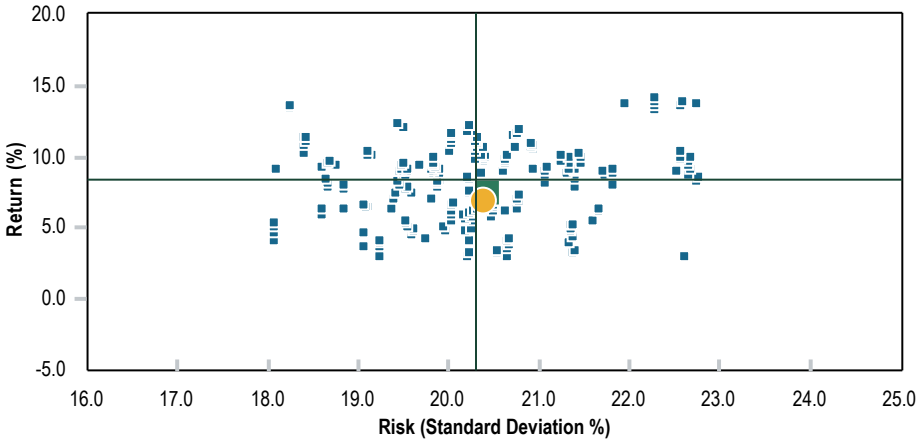
Fund Investment Policy

The Fund seeks long-term capital appreciation. Under normal circumstances, the Fund will invest at least 80% of its net assets in equity securities of small cap companies and at least 80% of its net assets (plus any borrowings for investment purposes) in securities or instruments of issuers located in the United States.

Historical Statistics (07/01/15 - 06/30/20) *

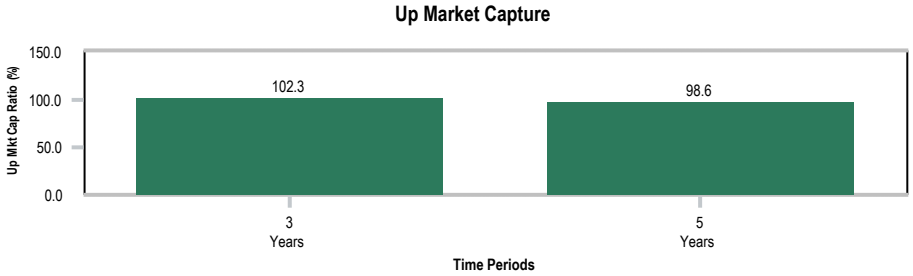
	Return	Standard Deviation	Sharpe Ratio	Alpha	Beta	R-Squared	Tracking Error	Information Ratio	Excess Risk	Inception Date
BlackRock Small Cap Growth Equity Instl	7.36	20.43	0.40	0.53	0.99	0.98	2.64	0.18	20.48	10/01/1993
Russell 2000 Growth Index	6.86	20.38	0.37	0.00	1.00	1.00	0.00	N/A	20.44	10/01/1993
90 Day U.S. Treasury Bill	1.17	0.27	N/A	1.20	0.00	0.05	20.44	-0.37	0.00	10/01/1993

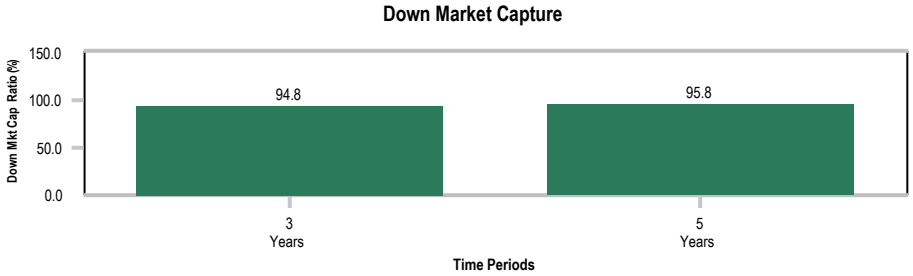
Peer Group Scattergram (07/01/15 to 06/30/20)



	Return	Standard Deviation
BlackRock Small Cap Growth Equity Instl	7.36	20.43
Russell 2000 Growth Index	6.86	20.38
Median	8.45	20.30

Up Down Market Capture



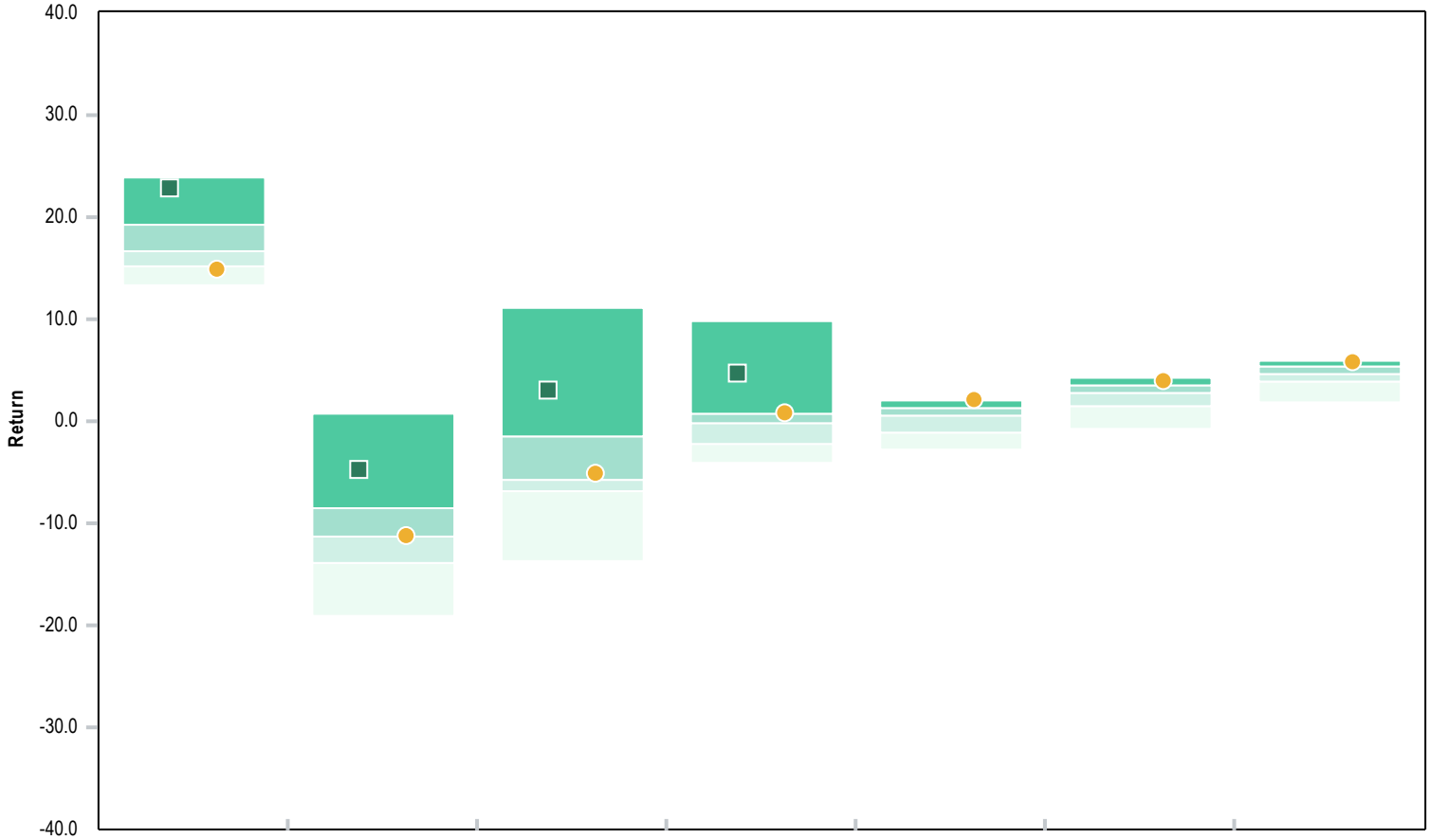


* Monthly periodicity used.

American Funds EuroPacific Growth R5e

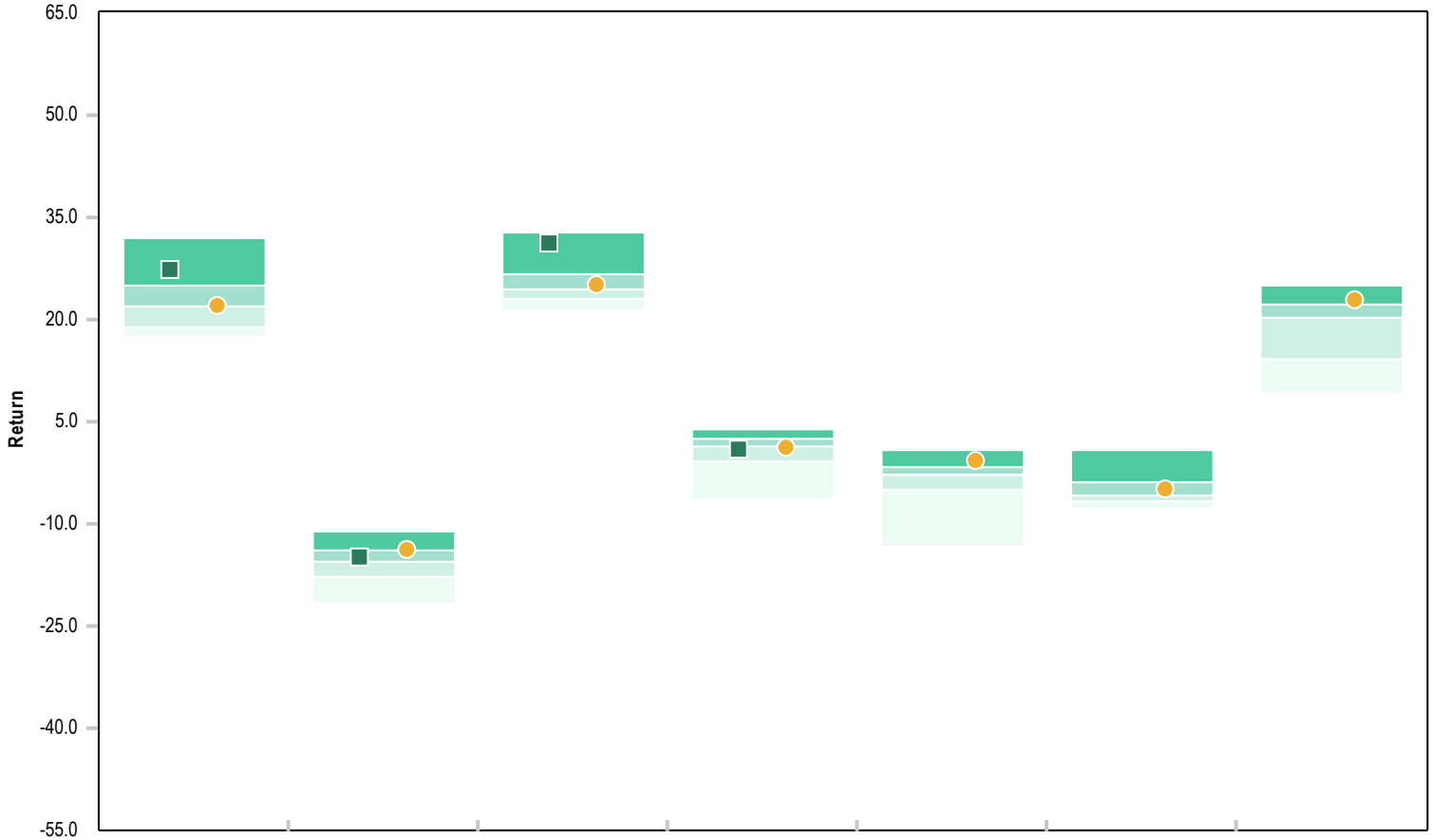
June 30, 2020

Peer Group Analysis - IM International Large Cap Core Equity (MF)



	1 Qtr	YTD	1 Yr	3 Yrs	5 Yrs	7 Yrs	10 Yrs
American Funds EuroPacific Growth R5e	22.70 (15)	-4.86 (10)	3.00 (9)	4.61 (8)	N/A	N/A	N/A
MSCI EAFE (Net)	14.88 (89)	-11.34 (52)	-5.13 (46)	0.81 (23)	2.05 (7)	3.93 (9)	5.73 (9)
5th Percentile	23.96	0.75	11.18	9.83	2.09	4.23	5.86
1st Quartile	19.21	-8.52	-1.52	0.70	1.35	3.53	5.28
Median	16.72	-11.22	-5.77	-0.28	0.59	2.85	4.69
3rd Quartile	15.20	-13.87	-6.91	-2.24	-1.18	1.52	3.83
95th Percentile	13.38	-19.09	-13.79	-4.10	-2.69	-0.70	1.94

Peer Group Analysis - IM International Large Cap Core Equity (MF)



	2019	2018	2017	2016	2015	2014	2013
American Funds EuroPacific Growth R5e	27.21 (11)	-15.01 (45)	30.98 (9)	0.82 (54)	N/A	N/A	N/A
MSCI EAFE (Net)	22.01 (52)	-13.79 (25)	25.03 (38)	1.00 (53)	-0.81 (15)	-4.90 (29)	22.78 (23)
5th Percentile	31.90	-11.05	32.89	3.98	0.93	0.79	25.01
1st Quartile	24.98	-13.88	26.74	2.54	-1.67	-3.83	22.27
Median	22.06	-15.69	24.43	1.27	-2.75	-5.87	20.29
3rd Quartile	19.01	-17.85	23.05	-0.93	-4.99	-6.56	14.10
95th Percentile	17.47	-21.67	21.37	-6.46	-13.31	-7.78	9.23

American Funds EuroPacific Growth R5e

June 30, 2020

Fund Information

Fund Name :	EuroPacific Growth Fund; Class R5E Shares	Portfolio Assets :	$153,584 Million
Fund Family :	American Funds	Portfolio Manager :	Team Managed
Ticker :	RERHX	PM Tenure :	
Inception Date :	11/20/2015	Fund Style :	IM International Large Cap Core Equity (MF)
Fund Assets :	$2,125 Million	Style Benchmark :	MSCI EAFE (Net)
Portfolio Turnover :	38%		

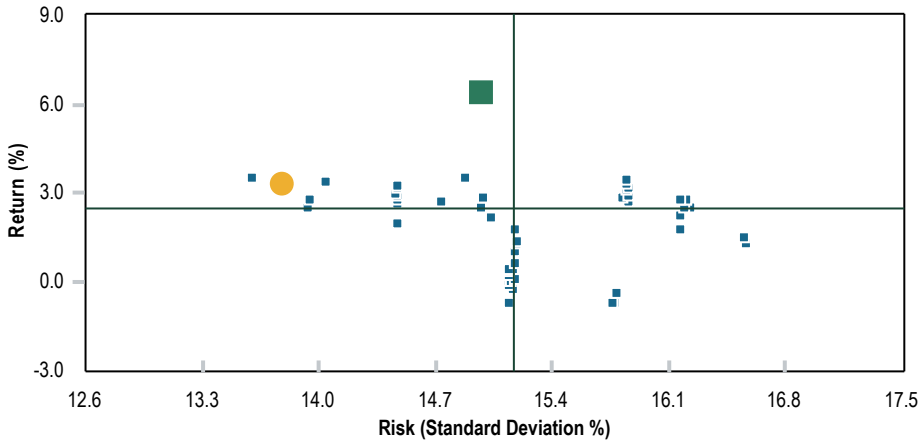
Fund Investment Policy

The Fund seeks to provide long-term growth of capital by investing in companies based outside the United States. The Fund Invests in companies based chiefly in Europe and the Pacific Basin, ranging from small firms to large corporations.

Historical Statistics (12/01/15 - 06/30/20) *

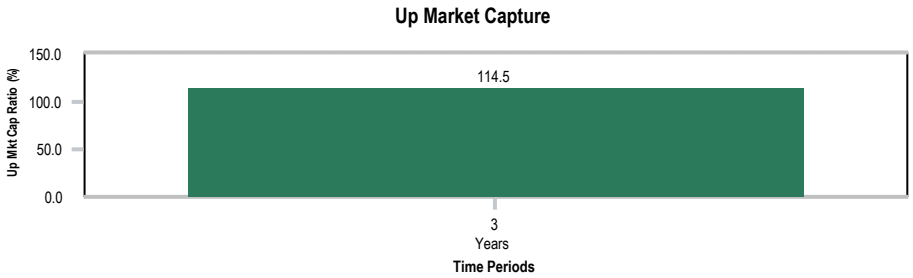
	Return	Standard Deviation	Sharpe Ratio	Alpha	Beta	R-Squared	Tracking Error	Information Ratio	Excess Risk	Inception Date
American Funds EuroPacific Growth R5e	6.36	14.98	0.40	2.93	1.04	0.92	4.21	0.73	15.06	12/01/2015
MSCI EAFE (Net)	3.33	13.79	0.21	0.00	1.00	1.00	0.00	N/A	13.86	12/01/2015
90 Day U.S. Treasury Bill	1.28	0.26	N/A	1.30	-0.01	0.07	13.86	-0.21	0.00	12/01/2015

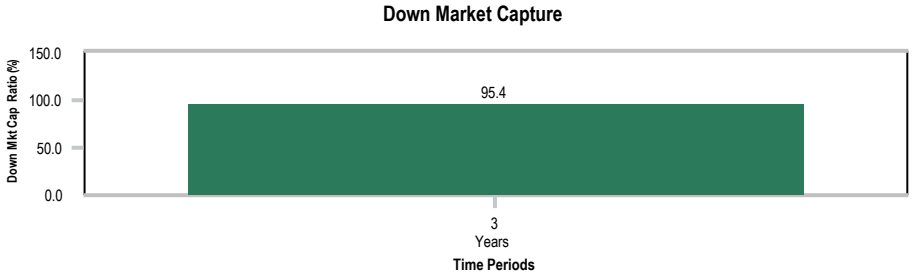
Peer Group Scattergram (12/01/15 to 06/30/20)



	Return	Standard Deviation
American Funds EuroPacific Growth R5e	6.36	14.98
MSCI EAFE (Net)	3.33	13.79
Median	2.47	15.17

Up Down Market Capture



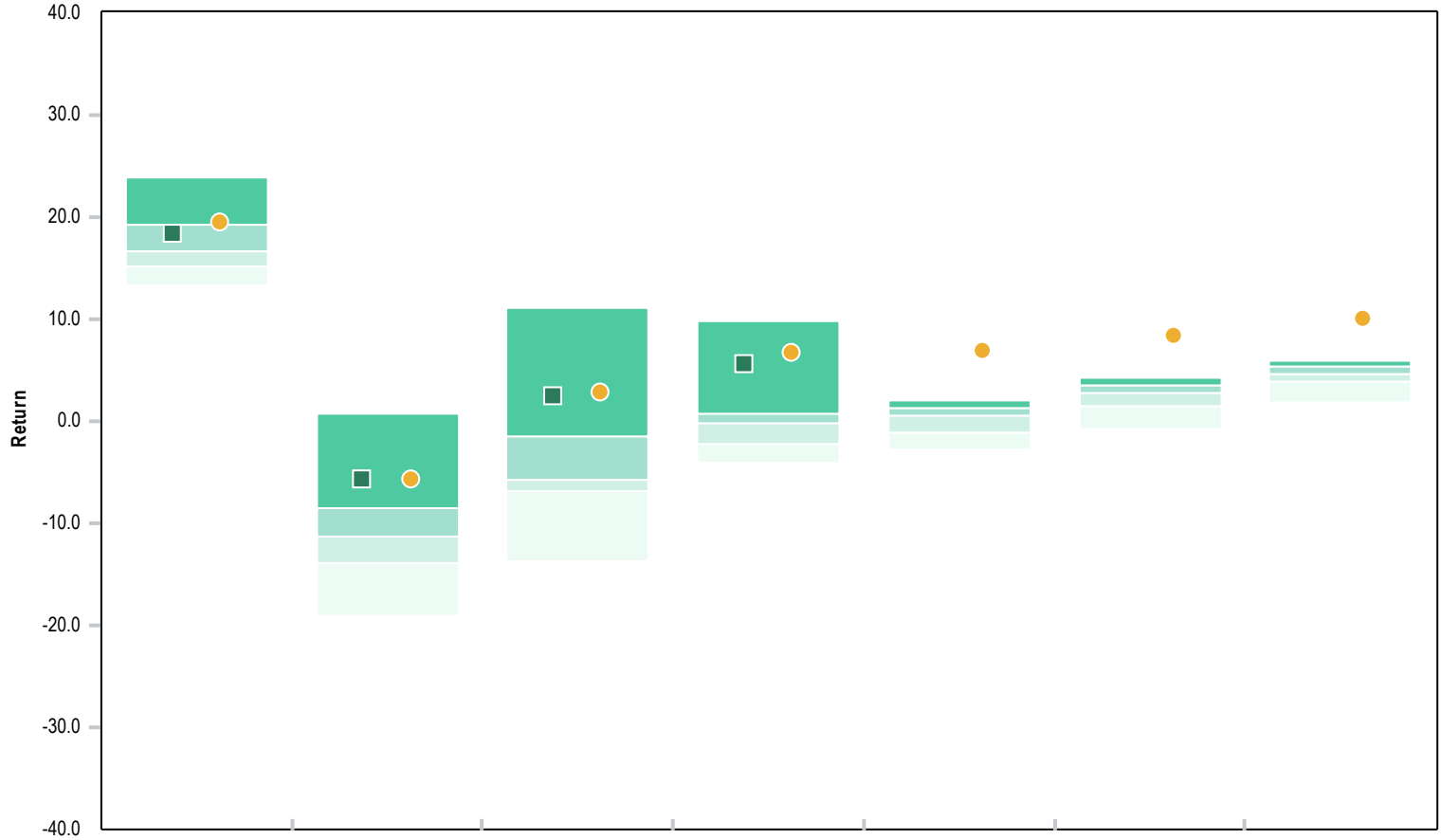


* Monthly periodicity used.

American Funds Capital World G&I R5e

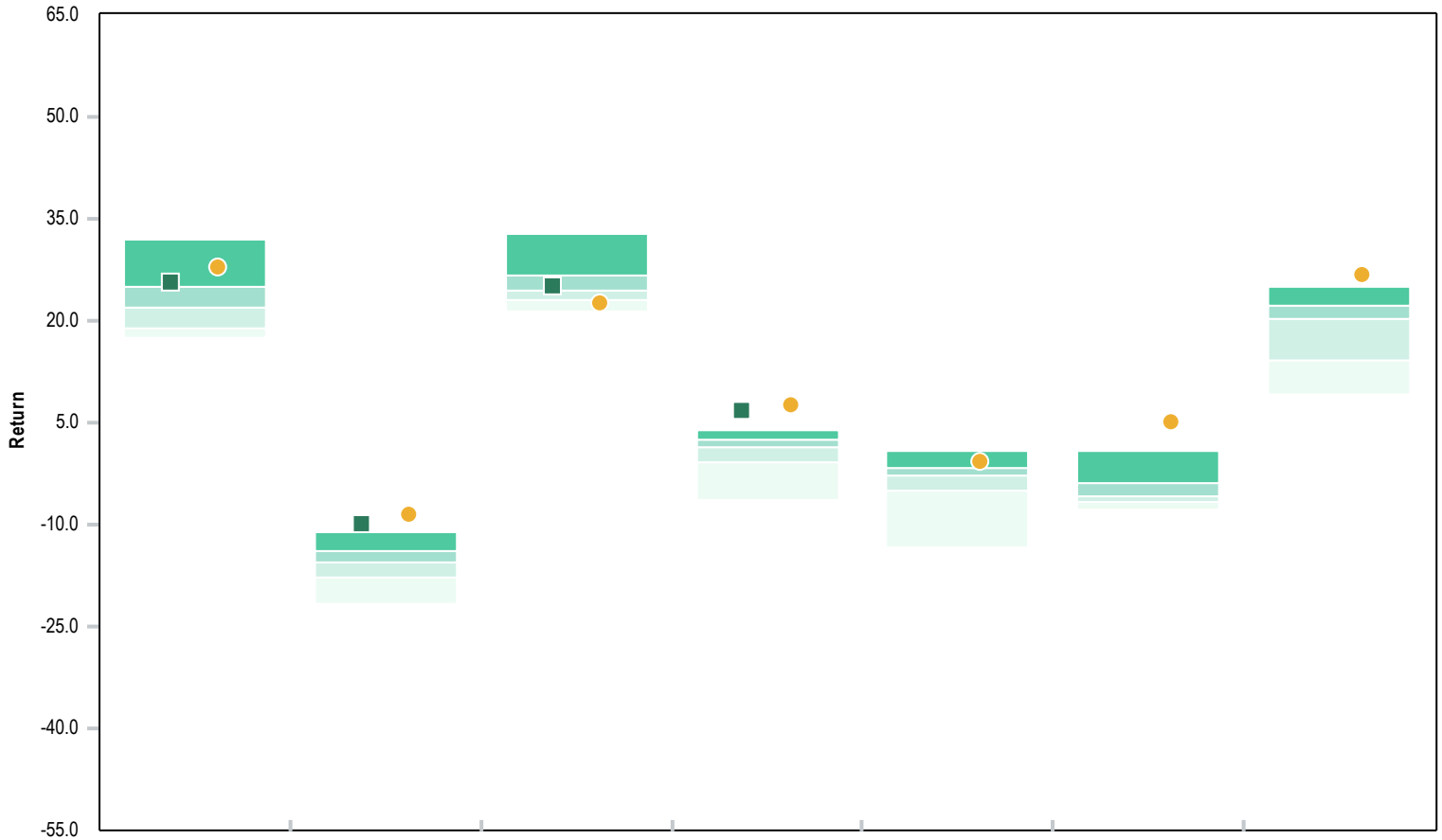
June 30, 2020

Peer Group Analysis - IM International Large Cap Core Equity (MF)



	1 Qtr	YTD	1 Yr	3 Yrs	5 Yrs	7 Yrs	10 Yrs
American Funds Capital World G&I R5e	18.32 (26)	-5.77 (11)	2.40 (9)	5.51 (8)	N/A	N/A	N/A
MSCI World (Net)	19.36 (25)	-5.77 (11)	2.84 (9)	6.70 (8)	6.90 (1)	8.38 (1)	9.95 (1)
5th Percentile	23.96	0.75	11.18	9.83	2.09	4.23	5.86
1st Quartile	19.21	-8.52	-1.52	0.70	1.35	3.53	5.28
Median	16.72	-11.22	-5.77	-0.28	0.59	2.85	4.69
3rd Quartile	15.20	-13.87	-6.91	-2.24	-1.18	1.52	3.83
95th Percentile	13.38	-19.09	-13.79	-4.10	-2.69	-0.70	1.94

Peer Group Analysis - IM International Large Cap Core Equity (MF)



	2019	2018	2017	2016	2015	2014	2013
American Funds Capital World G&I R5e	25.56 (19)	-10.10 (4)	24.91 (39)	6.60 (4)	N/A	N/A	N/A
MSCI World (Net)	27.67 (11)	-8.71 (3)	22.40 (89)	7.51 (4)	-0.87 (16)	4.94 (1)	26.68 (2)
5th Percentile	31.90	-11.05	32.89	3.98	0.93	0.79	25.01
1st Quartile	24.98	-13.88	26.74	2.54	-1.67	-3.83	22.27
Median	22.06	-15.69	24.43	1.27	-2.75	-5.87	20.29
3rd Quartile	19.01	-17.85	23.05	-0.93	-4.99	-6.56	14.10
95th Percentile	17.47	-21.67	21.37	-6.46	-13.31	-7.78	9.23

American Funds Capital World G&I R5e

June 30, 2020

Fund Information

Fund Name :	Capital World Growth & Income Fund; Class R5E Shares	Portfolio Assets :	$93,275 Million
Fund Family :	American Funds	Portfolio Manager :	Team Managed
Ticker :	RWIHX	PM Tenure :	
Inception Date :	11/20/2015	Fund Style :	IM International Large Cap Core Equity (MF)
Fund Assets :	$94 Million	Style Benchmark :	MSCI World (Net)
Portfolio Turnover :	23%		

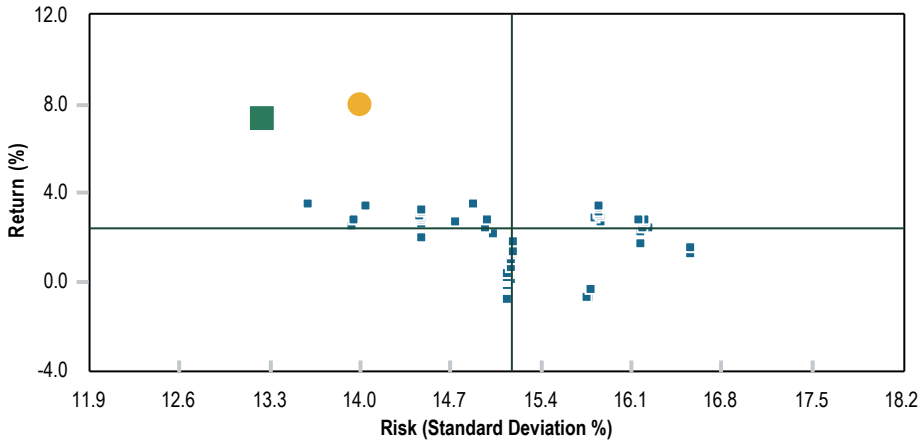
Fund Investment Policy

The Fund seeks long-term growth of capital while providing current income. The Fund invests primarily in stocks of well-established companies located around the world and that the investment adviser believes to be relatively resilient to market declines.

Historical Statistics (12/01/15 - 06/30/20) *

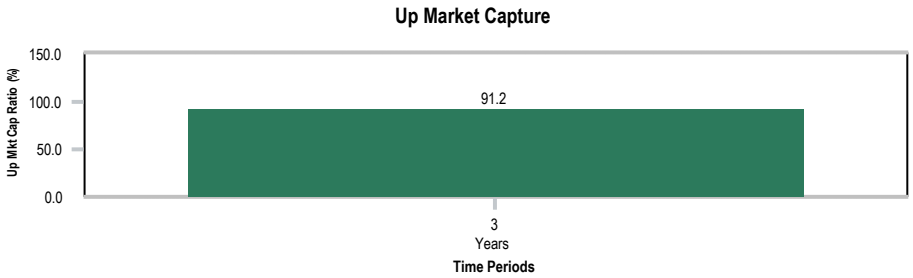
	Return	Standard Deviation	Sharpe Ratio	Alpha	Beta	R-Squared	Tracking Error	Information Ratio	Excess Risk	Inception Date
American Funds Capital World G&I R5e	7.38	13.24	0.51	-0.03	0.93	0.97	2.64	-0.24	13.32	12/01/2015
MSCI World (Net)	7.95	14.00	0.53	0.00	1.00	1.00	0.00	N/A	14.07	12/01/2015
90 Day U.S. Treasury Bill	1.28	0.26	N/A	1.33	0.00	0.07	14.07	-0.53	0.00	12/01/2015

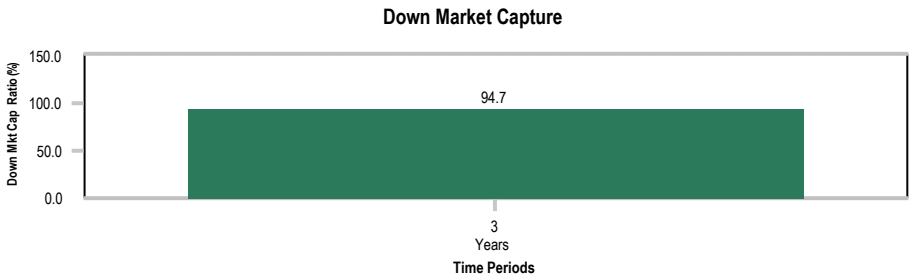
Peer Group Scattergram (12/01/15 to 06/30/20)



	Return	Standard Deviation
American Funds Capital World G&I R5e	7.38	13.24
MSCI World (Net)	7.95	14.00
Median	2.47	15.17

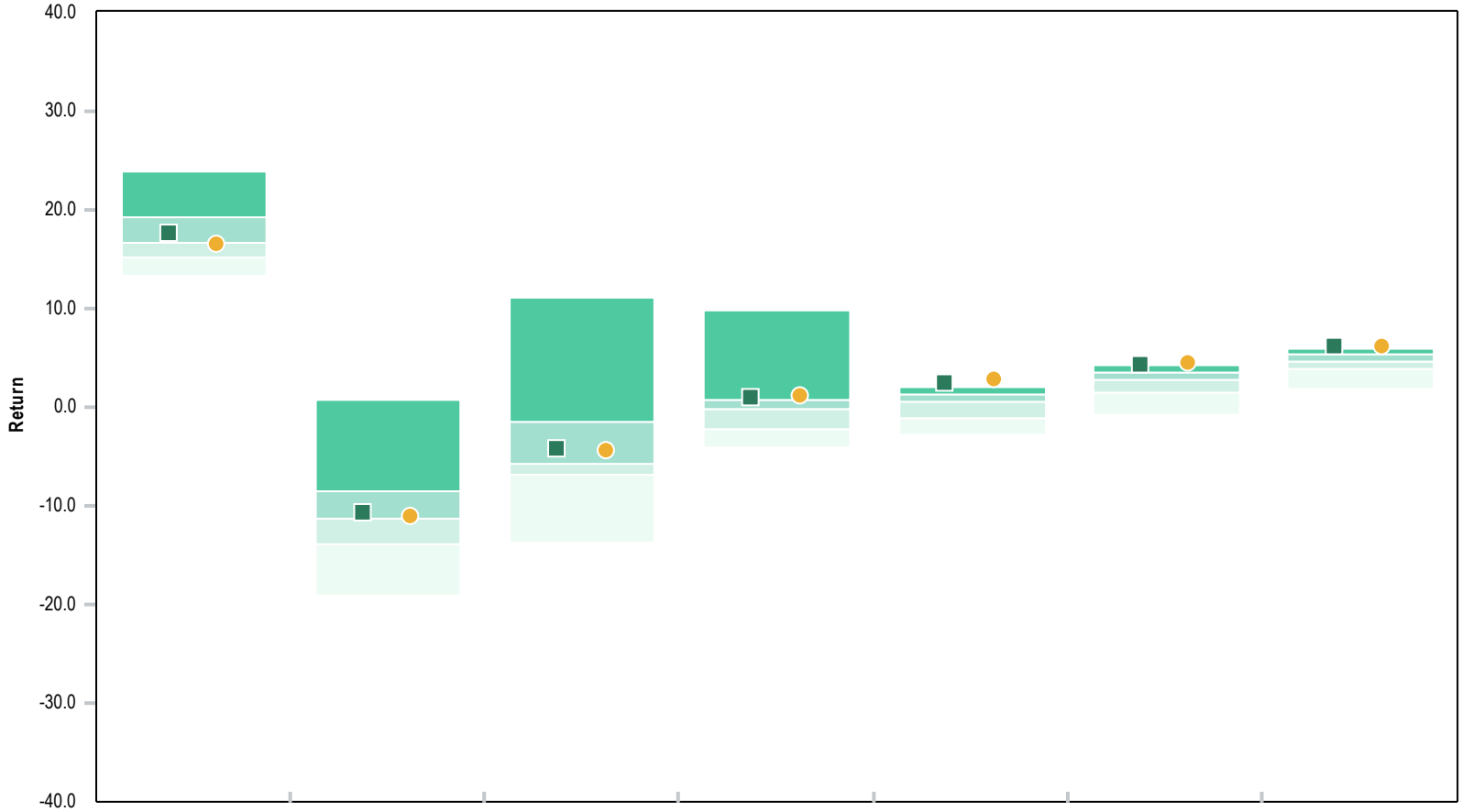
Up Down Market Capture





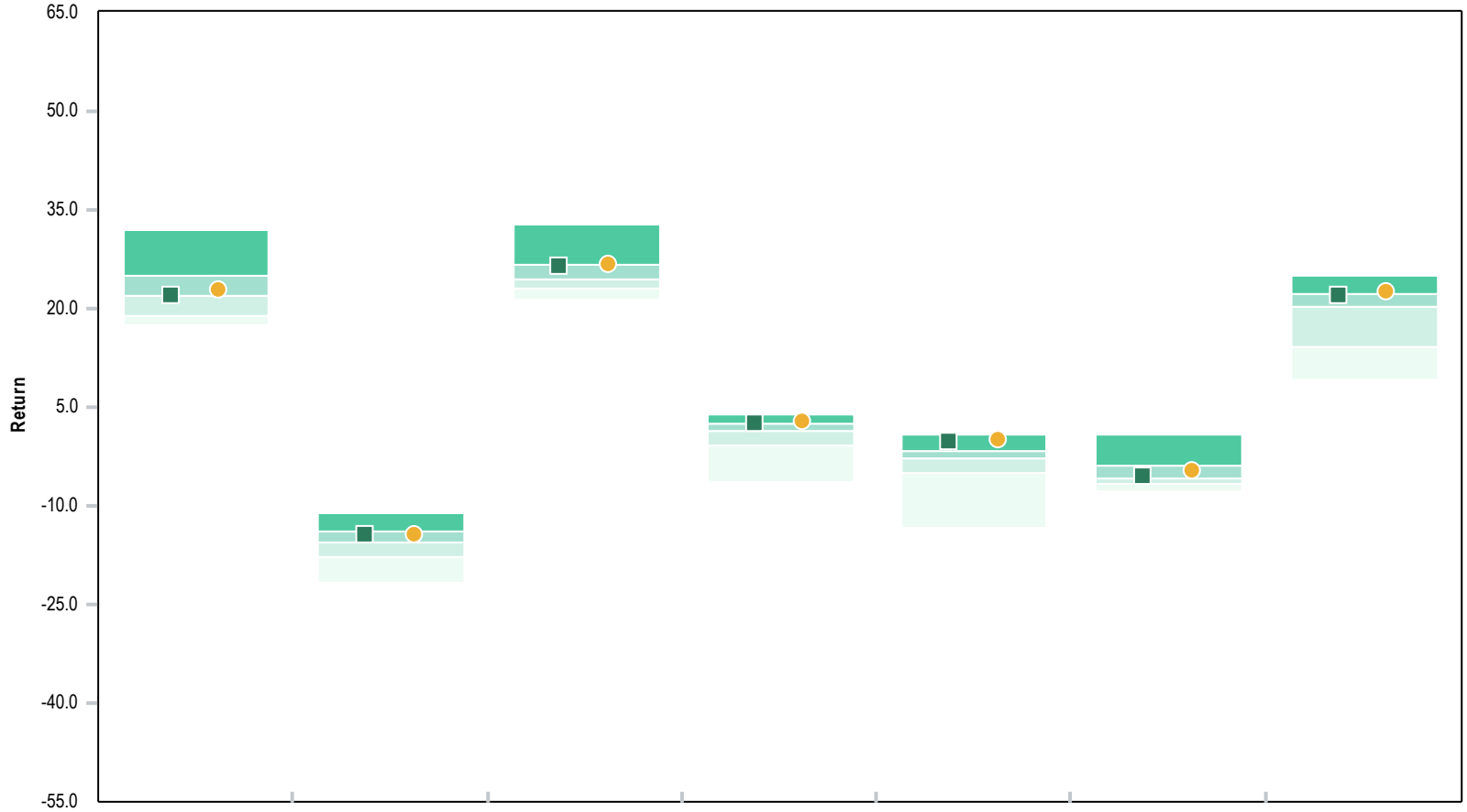
* Monthly periodicity used.

Peer Group Analysis - IM International Large Cap Core Equity (MF)



	1 Qtr	YTD	1 Yr	3 Yrs	5 Yrs	7 Yrs	10 Yrs
Vanguard Developed Markets	17.52 (43)	-10.76 (47)	-4.26 (37)	0.88 (22)	2.46 (1)	4.26 (5)	6.09 (2)
Spliced Developed ex US Index	16.51 (52)	-11.17 (50)	-4.46 (40)	1.11 (18)	2.71 (1)	4.52 (1)	6.14 (2)
5th Percentile	23.96	0.75	11.18	9.83	2.09	4.23	5.86
1st Quartile	19.21	-8.52	-1.52	0.70	1.35	3.53	5.28
Median	16.72	-11.22	-5.77	-0.28	0.59	2.85	4.69
3rd Quartile	15.20	-13.87	-6.91	-2.24	-1.18	1.52	3.83
95th Percentile	13.38	-19.09	-13.79	-4.10	-2.69	-0.70	1.94

Peer Group Analysis - IM International Large Cap Core Equity (MF)



	2019	2018	2017	2016	2015	2014	2013
Vanguard Developed Markets	22.05 (51)	-14.46 (36)	26.40 (31)	2.45 (27)	-0.18 (11)	-5.66 (45)	22.06 (28)
Spliced Developed ex US Index	22.71 (46)	-14.55 (36)	26.65 (28)	2.74 (19)	-0.02 (11)	-4.60 (28)	22.61 (23)
5th Percentile	31.90	-11.05	32.89	3.98	0.93	0.79	25.01
1st Quartile	24.98	-13.88	26.74	2.54	-1.67	-3.83	22.27
Median	22.06	-15.69	24.43	1.27	-2.75	-5.87	20.29
3rd Quartile	19.01	-17.85	23.05	-0.93	-4.99	-6.56	14.10
95th Percentile	17.47	-21.67	21.37	-6.46	-13.31	-7.78	9.23

Fund Information

Fund Name :	Vanguard Tax-Managed Funds: Vanguard Developed Markets Index Fund; Admiral Class Shares	Portfolio Assets :	$110,758 Million
Fund Family :	Vanguard Group Inc	Portfolio Manager :	Franquin/Perre
Ticker :	VTMGX	PM Tenure :	2013--2017
Inception Date :	08/17/1999	Fund Style :	IM International Large Cap Core Equity (MF)
Fund Assets :	$17,138 Million	Style Benchmark :	Spliced Developed ex US Index

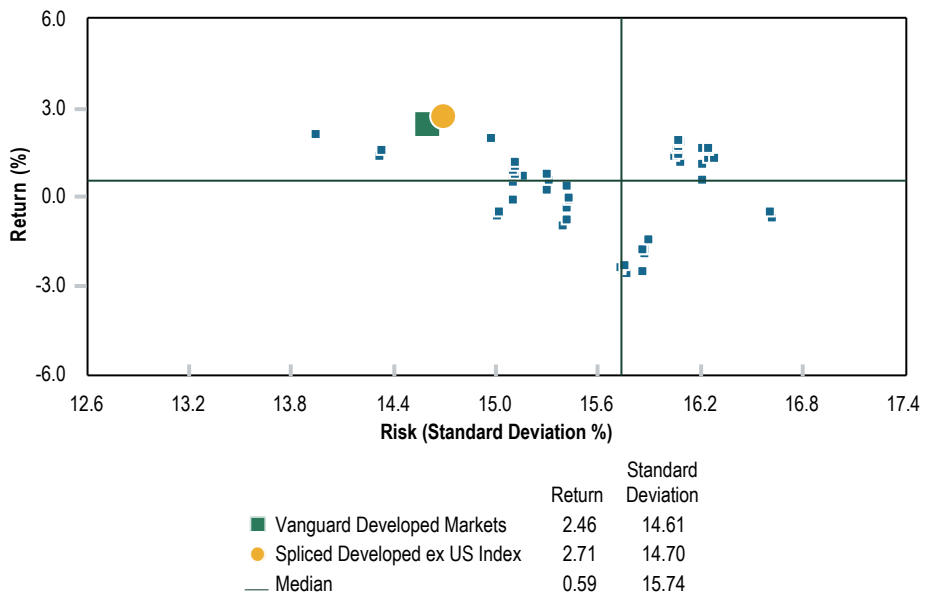
Fund Investment Policy

The Fund seeks to track the performance of a benchmark index that measures the investment return of stocks issued by companies located in the major markets of Europe and the Pacific Region. The Fund employs an indexing investment approach designed to track the performance of FTSE Developed All Cap ex US Index.

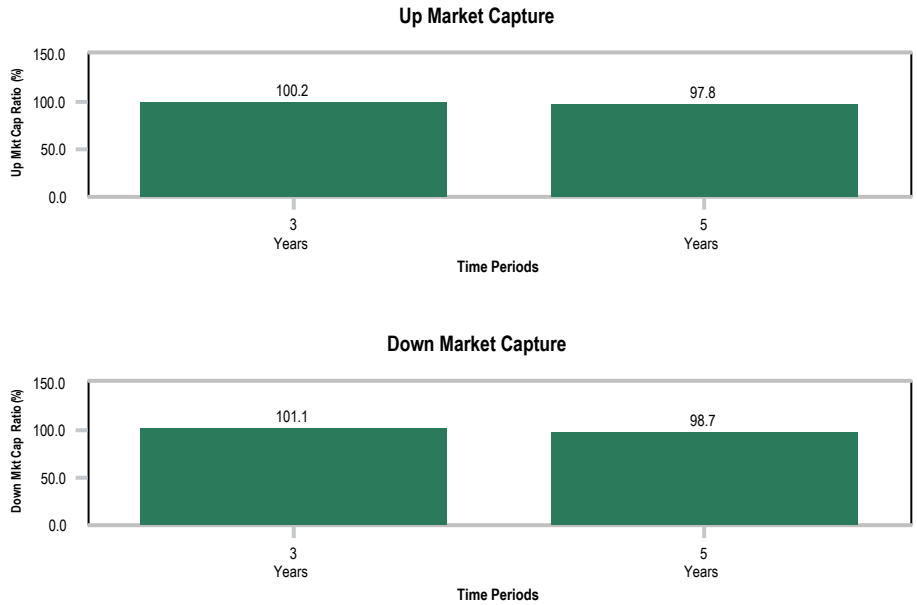
Historical Statistics (07/01/15 - 06/30/20) *

	Return	Standard Deviation	Sharpe Ratio	Alpha	Beta	R-Squared	Tracking Error	Information Ratio	Excess Risk	Inception Date
Vanguard Developed Markets	2.46	14.61	0.16	-0.19	0.99	0.98	1.83	-0.13	14.67	09/01/1999
Spliced Developed ex US Index	2.71	14.70	0.18	0.00	1.00	1.00	0.00	N/A	14.76	09/01/1999
90 Day U.S. Treasury Bill	1.17	0.27	N/A	1.19	0.00	0.05	14.76	-0.18	0.00	09/01/1999

Peer Group Scattergram (07/01/15 to 06/30/20)



Up Down Market Capture



* Monthly periodicity used.

PLAN SUMMARY

Lancaster County

Presented by: Julie Klassen, ChFC®, REBC®, CASL®, RICP® Vice President, Key Accounts
CA Insurance License #0641242

Robb D. Craddock, CFA, Custom Investment Strategy, Full Service Solutions, Retirement

As of: June 30, 2020

Report contains information up through the last business day of period end .

Prudential

For Plan Sponsor or Consultant Use Only

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Section I: Investment Monitor

Prudential

Investment Review

LANCASTER COUNTY, NEBRASKA EES RETIREMENT PLAN

Performance Results as of Second Quarter, 2020

Robb D. Craddock, CFA
Custom Investment Strategy
Full Service Solutions, Retirement

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Disclosures, Footnotes and Definitions

The performance quoted represents past performance. The investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than original cost. Past performance does not guarantee future results. Current performance may be lower or higher than the performance data quoted. For performance information current to the most recent month end, please call 1-877-778-2100 or visit our website at www.prudential.com. Past performance is not indicative of future performance and short periods of performance may be particularly unrepresentative of long-term performance.

Disclosures

2. With the exception of Prudential Day One IncomeFlex Target 2065 Fund, the Funds commenced operations on June 30, 2009, which is the date that (1) the Funds began operations in accordance with the allocations dictated by the Funds' Glidepath, and (2) PRIAC began calculating daily unit values for the Funds. With respect to the Day One IncomeFlex Target 2065 Fund, the Fund was opened to new investment on December 16, 2019 and commenced operations on January 3, 2020.

   Although the Funds commenced operations on June 30, 2009, the Funds did not receive initial funding from investor plans until the applicable Funding Dates: for the Prudential Day One IncomeFlex Target 2015 Fund: Dec. 10, 2010; for the Prudential Day One IncomeFlex Target 2010 Fund, Prudential Day One IncomeFlex Target 2035 Fund, Prudential Day One IncomeFlex Target 2040 Fund, Prudential Day One IncomeFlex Target 2045 Fund and the Prudential Day One IncomeFlex Target 2050 Fund: Dec. 21, 2010; for the Prudential Day One IncomeFlex Target 2020 Fund, Prudential Day One IncomeFlex Target 2025 Fund, and Prudential Day One IncomeFlex Target 2030 Fund: Jul. 19, 2010; for the Prudential Day One IncomeFlex Target 2060 Fund: Jan. 7, 2011; Prudential Day One IncomeFlex Target 2055 Fund: Jan. 11, 2011; Prudential Day One IncomeFlex Target Balance Fund: Sept. 22, 2009; and for the Prudential Day One IncomeFlex Target 2065 Fund: Jan 3, 2020. Prior to the applicable Funding Date, PRIAC calculated daily unit values based on the performance of the Underlying Funds in the fund-of-funds structure, weighted in accordance with the asset allocation of each Underlying Fund as specified by the Fund's Glidepath.

   The current rebalancing frequency is a combination of monthly and tolerance-based rebalancing ("Monthly/Tolerance Based Rebalancing"). At every month end, each Fund will automatically rebalance to its target allocations (as then in effect) with respect to the underlying funds in which the Fund is invested (the "Underlying Funds," or each an "Underlying Fund"). In addition, each Fund will be evaluated daily with respect to its target allocations to the Underlying Funds. If market movements cause any Underlying Fund to deviate more than 5% relative to the target allocation to such Underlying Fund, there will be an automatic rebalancing of that Underlying Fund and any such other Underlying Funds as may be necessary to return all Underlying Funds to their respective target allocations as then in effect.

   The performance track record reflects annual ratcheting along the Fund's Glidepath as well as daily rebalancing prior to January 2, 2015 and Monthly / Tolerance Based Rebalancing effective January 2, 2015. The performance track record for each Fund also reflects the applicable management fee listed above and the other expenses of the Fund actually incurred (which vary from year to year). Unlike the results shown in the performance record beginning with a Fund's Funding Date, performance prior to the Funding Date does not represent actual investment by the Fund in the Underlying Funds. If the Fund had actually invested in the Underlying Fund prior to the applicable Funding Date, it is possible that the performance of the Underlying Funds could have been different and the expenses of the Fund could have been different, each of which could have affected performance of the Fund.

   Please note that the performance information reflects changes made to the Underlying Funds as of the date the Funds made the change. The following changes are reflected in the performance track record of each Fund (as applicable): • On September 22, 2010, the QMA Small Cap Blend Enhanced Index Fund sleeve was replaced with the Jennison Small Cap Core Equity Fund. • On December 7, 2011, the Bache Commodities Total Return Fund sleeve was replaced with the Jefferies Commodity Strategies Fund. Subsequently on April 16, 2012, the Jefferies Commodity Strategies Fund changed its name to the CoreCommodity Strategies Fund. • On January 4, 2016, the Prudential Total Return Bond Fund was added as a new Underlying Fund. • On March 29, 2018 QMA replaced CoreCommodity Management, LLC as the investment manager of the corresponding Underlying Fund which was renamed as QMA Commodity Strategy Fund.

3. For Manager of Managers Institutional Sub-Advised funds and Institutional Select Funds: **Actual performance may be affected by the manager not being able to invest directly in a country prior to satisfaction of that country's legal requirements.**

4. Prudential Retirement's separate accounts are available under group variable annuity contracts issued by Prudential Retirement Insurance and Annuity Company (PRIAC), Hartford, CT. PRIAC is a Prudential Financial company.

5. The Prudential Day One® IncomeFlex Target® Funds are designed for use with Prudential IncomeFlex Target®, an in-plan guaranteed retirement income product, and are available as insurance company 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. PRIAC is solely responsible for its financial condition and contractual obligations. Availability and terms may vary by jurisdiction, subject to regulatory approvals. Guarantees are based on the claims-paying ability of the insurance company and are subject to certain limitations, terms and conditions. Annuity contracts contain exclusions, limitations, reductions of benefits and terms for keeping them in force. Policy forms currently available include GA-2020-IA-0805, GA-2020-IA, GA-2005-A, GA-2020-TGWB4-0805, GA-2020-TGWB5-0805, GA-2020-SAF, GA-2020-SAE-0805, SAE-REV1, GA-2020-SAE-REV1 or state variation. Policy addendums for investments in the separate accounts or to add certain Income Flex Riders may have been selected by your Plan. For more information, participants should contact the Participant Service Center at 877-PRU-2100 (877-778-2100) and request a copy of the Prudential IncomeFlex Target Important Considerations before investing. PRIAC is a Prudential Financial company.

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7. The Day One Funds, as insurance company separate accounts, are investment vehicles available only to qualified retirement plans, such as 401(k) plans and government plans, and their participants. Unlike mutual funds, the Day One Funds, as separate accounts, are exempt from Securities and Exchange Commission registration under both the Securities Act of 1933 and the Investment Company Act of 1940, but are subject to oversight by state insurance regulators. Therefore, investors are generally not entitled to the protections of the federal securities laws.

8. The Separate Account was established 6/28/2007. All performance results are net of the highest management fee for this Fund of 0.75%. Actual Fund performance is also net of other Fund operating expenses of 0.00% for the prior calendar year. Such Fund operating expenses may reflect the benefit of a commission recapture program. Fee waivers of 0.00% are in place for this Fund. Actual performance shown reflects the imposition of the foregoing expenses and the benefit of any fee waivers and commission recaptures.

9. The Separate Account was established 6/30/2009. All performance results are net of the highest management fee for this Fund of 1.57%. Actual Fund performance is also net of other Fund operating expenses of 0.02% for the prior calendar year. Such Fund operating expenses may reflect the benefit of a commission recapture program. Fee waivers of 0.00% are in place for this Fund. Actual performance shown reflects the imposition of the foregoing expenses and the benefit of any fee waivers and commission recaptures.

10. The Separate Account was established 6/30/2014. All performance results are net of the management fee for this Fund of 0.55%. Actual Fund performance is also net of other Fund operating expenses of 0.01% for the prior calendar year. Such Fund operating expenses may reflect the benefit of a commission recapture program. Fee waivers of 0.00% are in place for this Fund. Actual performance shown reflects the imposition of the foregoing expenses and the benefit of any fee waivers and commission recaptures.

11. The Separate Account was established 7/19/2002. All performance results are net of the management fee for this Fund of 0.38%. Actual Fund performance is also net of other Fund operating expenses of 0.02% for the prior calendar year. Such Fund operating expenses may reflect the benefit of a commission recapture program. Fee waivers of 0.00% are in place for this Fund. Actual performance shown reflects the imposition of the foregoing expenses and the benefit of any fee waivers and commission recaptures.

All investing involves risk and there is no guarantee the Fund's objective will be achieved. An investment in a fund of funds is subject to the risks of the investments of each underlying fund, which include: With respect to investment in equities, stock prices are more volatile than bond prices over the long term, and the value of such investment will fluctuate with changes in market conditions. Small- and mid-cap investments may be more volatile than large-cap investments, and investments in non-U.S. markets may be more volatile than domestic investments due to currency fluctuation and political uncertainty. Investments in emerging markets are subject to greater volatility and price declines. Fixed-income investments may fluctuate based on interest rate changes and are subject to the risk that the company may not be able to make timely payments of principal and interest.

Some mutual funds and bank collective trusts, or their affiliates, compensate Prudential for selling their shares and servicing your retirement plan, as detailed in the Fact Sheet for that investment option. For other investment options, the charges reflected in the Expense Ratio are typically deducted by Prudential in return for investment and record-keeping services, and product distribution. For some plans, the charges also enable Prudential to satisfy the plan's request for allowances to defray plan expenses. Your retirement plan may not include investment options with lower fee structures or lower cost share classes in order to compensate Prudential, in the aggregate, for servicing your retirement plan.

Pricing for the plan sometimes includes contract charges. If included, the contract charges would reduce the performance shown. Contract charges are disclosed to the plan. Regarding plan participants, the expense ratio shown in their statements and in the performance shown on their statements will reflect any contract charges imposed. The management fees, fund fees and contract charges compensate Prudential Retirement for the distribution and servicing associated with the plan. Other plan investment options may generate more or less revenue for Prudential Retirement than the fees associated with the fund the plan selects. If the aggregate revenue from the plan exceeds Prudential Retirement's associated costs, Prudential Retirement earns a profit. Otherwise, Prudential Retirement incurs a loss. Other plans investing in the Fund may have lower fees, but these are not available to the plan in order to compensate Prudential Retirement for distribution and plan servicing.

In providing this information Prudential Retirement is not undertaking to provide impartial investment advice, or to give advice in a fiduciary capacity. 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.

Unregistered Insurance company separate accounts and collective investment trusts are investment vehicles available only to qualified retirement plans, such as 401(k) plans and government plans, and their participants. Unlike mutual funds and registered separate accounts, unregistered insurance company separate accounts and collective investment trusts are exempt from Securities and Exchange Commission registration under both the Securities Act of 1933 and the Investment Company Act of 1940, but are subject to oversight by state banking or insurance regulators, as applicable. Therefore, investors are generally not entitled to the protections of the federal securities laws. Also, unlike mutual funds and registered separate accounts, unregistered insurance company separate accounts and collective investment trusts are not offered by prospectus.

Investors should carefully consider a fund's investment objectives, risks, charges and expenses before investing. The prospectus and (if available) summary prospectus contain complete information about the investment options available through your plan. Please call 877-778-2100 for a free prospectus and (if available) a summary prospectus containing this and other information about our funds. You should read the prospectus and summary prospectus (if available) carefully before investing. For variable insurance products, please read and consider carefully both the contract and fund prospectuses, if applicable, carefully before investing. It is possible to lose money by investing in securities.

Securities products and services are offered through Prudential Investment Management Services LLC (PIMS), Newark, NJ, a Prudential Financial company.

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Explanation of Performance Information - The tables provide fund performance information, and other relevant performance and supplementary information concerning Institutional Sub-Advised, Institutional Select and Proprietary Funds if applicable. For Institutional Sub-Advised and Institutional Select Funds, the PRIAC Separate Accounts hold the investment securities. Prudential Retirement Insurance and Annuity Company (PRIAC) assumes no responsibility for monitoring performance of the investment manager of any Institutional Select Fund.

Investing in securities involves risk, including the possible loss of principal. Unforeseen market conditions have the potential to maximize losses. Investors are urged to carefully consider their personal risk tolerance, retirement time horizon, and willingness to weather severe market downturns before making investment decisions.

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Benchmark indices are unmanaged and cannot be invested in directly.

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Footnotes

15. Effective 12/15/2014, PGIM, Inc. (formerly known as Prudential Investment Management, Inc or "PIM") replaced Pacific Investment Management Company, LLC as the manager of the Separate Account. Performance prior to 12/15/2014 reflects that of Pacific Investment Management Company, LLC.

16. Results are net of the management fee for this Fund of 0.66%, other operating expenses of 0.02% for the prior year and the IncomeFlex guarantee fee of 0.95%, but are before any contract-related expenses. Participants who elect the optional Spousal Benefit will pay a total guarantee fee of 0.95% after making that election, which will further reduce the performance shown above. The Funds used in the Lifetime Funds may have an arrangement to recapture a portion of trade commissions that are used to offset operating expenses of the Fund.

17. Results are net of the management fee for this Fund of 0.66%, other operating expenses of 0.02% for the prior year and the IncomeFlex guarantee fee of 0.95%, but are before any contract-related expenses. Participants who elect the optional Spousal Benefit will pay a total guarantee fee of 1.45% after making that election, which will further reduce the performance shown above. The Funds used in the Lifetime Funds may have an arrangement to recapture a portion of trade commissions that are used to offset operating expenses of the Fund.

18. Results are net of the management fee for this Fund of 0.74%, other operating expenses of 0.02% for the prior year and the IncomeFlex guarantee fee of 0.95%, but are before any contract-related expenses. Participants who elect the optional Spousal Benefit will pay a total guarantee fee of 0.95% after making that election, which will further reduce the performance shown above. The Funds used in the Lifetime Funds may have an arrangement to recapture a portion of trade commissions that are used to offset operating expenses of the Fund.

19. Results are net of the management fee for this Fund of 0.74%, other operating expenses of 0.02% for the prior year and the IncomeFlex guarantee fee of 0.95%, but are before any contract-related expenses. Participants who elect the optional Spousal Benefit will pay a total guarantee fee of 1.45% after making that election, which will further reduce the performance shown above. The Funds used in the Lifetime Funds may have an arrangement to recapture a portion of trade commissions that are used to offset operating expenses of the Fund.

20. Results are net of the management fee for this Fund of 0.80%, other operating expenses of 0.02% for the prior year and the IncomeFlex guarantee fee of 0.95%, but are before any contract-related expenses. Participants who elect the optional Spousal Benefit will pay a total guarantee fee of 0.95% after making that election, which will further reduce the performance shown above. The Funds used in the Lifetime Funds may have an arrangement to recapture a portion of trade commissions that are used to offset operating expenses of the Fund.

21. Results are net of the management fee for this Fund of 0.80%, other operating expenses of 0.02% for the prior year and the IncomeFlex guarantee fee of 0.95%, but are before any contract-related expenses. Participants who elect the optional Spousal Benefit will pay a total guarantee fee of 1.45% after making that election, which will further reduce the performance shown above. The Funds used in the Lifetime Funds may have an arrangement to recapture a portion of trade commissions that are used to offset operating expenses of the Fund.

22. The Adviser has contractually agreed to waive fees and/or reimburse expenses through January 27, 2021.

23. The Adviser has contractually agreed to waive fees and/or reimburse expenses through January 31, 2021.

24. These investments are registered mutual funds.

25. These investments represent investments into a separate account. Returns, ratings, and rankings, if shown reflect the net expense ratio quoted. All returns are net of the management fees charged for the separate account and net of other operational expenses, and if requested for inclusion in the report may also contain record keeping charges as described in your most recent illustrative revenue disclosure.

Definitions

60% Russell 1000 Value Index/40% Bloomberg Barclays U.S. Aggregate Bond Index - An unmanaged, weighted average composite consisting of the Russell 1000 Value Index (60%) and the Bloomberg Barclays Aggregate Bond Index (40%).

Alpha - A measure of performance on a risk-adjusted basis. Alpha, often considered the active return on an investment, gauges the performance of an investment against a market index used as a benchmark, since they are often considered to represent the market's movement as a whole. The excess returns of a fund relative to the return of a benchmark index is the fund's alpha.

Bloomberg Barclays Agency Index - The index measures the performance of native currency agency debentures from issuers, callable and non-callable agency securities that are publicly issued by U.S. government agencies, quasi-federal corporations, and corporate or foreign debt guaranteed by the U.S. government. It is a subcomponent of the Government-Related Index and the U.S. Government Index as well as a component of the U.S. Aggregate Index and the U.S. Universal Index.

Bloomberg Barclays Asset-Backed Securities Index - The Bloomberg Barclays U.S. Asset Backed Securities (ABS) Index measures the performance of ABS with the following collateral types: credit and charge card, auto and utility loans. All securities have an average life of at least one year.

Bloomberg Barclays Intermediate Aggregate Bond Index - The index measures the performance of investment grade, U.S. dollar-denominated, fixed-rate taxable securities with maturities of 1-10 years, including Treasuries, government-related and corporate securities, MBS (agency fixed-rate and hybrid ARM passthroughs), ABS, and CMBS.

Bloomberg Barclays Treasury Bond Index - The index measures the performance of public obligations of the U.S. Treasury, including securities roll up to the U.S. Aggregate, U.S. Universal, and Global Aggregate Indices.

Bloomberg Barclays U.S. Aggregate Bond Index - Measures the performance of investment grade, U.S. dollar-denominated, fixed-rate taxable bond market, including Treasuries, government-related and corporate securities, MBS (agency fixed-rate and hybrid ARM pass-through's), ABS, and CMBS. It rolls up into other Bloomberg Barclays flagship indices, such as the multi-currency Global Aggregate Index and the U.S. Universal Index, which includes high yield and emerging markets debt.

Bloomberg Barclays U.S. Corporate High-Yield Index - Measures the performance of USD-denominated, non-investment grade, fixed-rate, taxable corporate bonds, including corporate bonds, fixed-rate bullet, putable, and callable bonds, SEC Rule 144A securities, Original issue zeros, Pay-in-kind (PIK) bonds, Fixed-rate and fixed-to-floating capital securities.

Bloomberg Barclays U.S. Credit Index - Measures the performance of the US Corporate and a non-corporate component that includes foreign agencies, sovereigns, supranationals and local authorities. It is a subset of the US Government/Credit Index and the US Aggregate Index.

Bloomberg Barclays U.S. Mortgage Backed Securities Index - Measures the performance of the agency mortgage-backed pass-through securities (both fixed-rate and hybrid ARM) issued by Ginnie Mae (GNMA), Fannie Mae (FNMA), and Freddie Mac (FHLMC).

Bloomberg Barclays U.S. Treasury Inflation-Protected Securities (TIPS) Index - Measures the performance of rules-based, market value-weighted inflation-protected securities issued by the U.S. Treasury. It is a subset of the Global Inflation-Linked Index (Series-L).

Bloomberg Barclays US Treasury Inflation Notes TR Index Value - The Index measures the performance of the U.S. treasury inflation-linked bond market. Securities must be rated investment grade as defined by the Index methodology. The principal and the interest of all constituent bonds must be inflation-linked and denominated in U.S. Dollars. Nominal U.S. Treasury bonds, floating rate bonds and STRIPS are excluded.

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Category Median - Prudential Retirement constructs Asset Class Categories using MPI Stylus, a product of Markov Processes International LLC, and data provided by Morningstar™, Inc. Categories are constructed by using the appropriate Morningstar™, Inc. category. Category medians are then calculated using MPI Stylus and therefore may differ from those provided directly by Morningstar™, Inc.

Category Returns: Trailing Period Return Charts - In order to measure a fund's performance relative to a style specific benchmark and peer group or universe, funds and benchmarks are plotted relative to where they would rank within a given fund category. For example, the top line of the bar indicates the top 5th percentile return of the category. The 25th percentile return of the category is indicated by the second line. The median or 50th percentile return of the category is indicated by the third line. The 75th percentile return of the category is indicated by the fourth line. The bottom line of the bar indicates the 95th percentile return of the category.

CRSP U.S. Mid Cap Index - The CRSP U.S. Mid Cap Index targets inclusion of the U.S. companies that fall between the 70-85 percent of investable market capitalization. The index includes securities traded on NYSE, NYSE American, NYSE ARCA, NASDAQ, Bats Global Markets, and the Investors Exchange.

DDA Rank - The DDA Rank represents the quartile ranking assigned to the fund in the latest Due Diligence Advisor Program Report. Each separate account is assessed on the basis of nominal and risk adjusted returns, and downside and relative risk (versus an appropriate benchmark). These metrics are weighted based on 1-, 3- and 5-year results, with greatest emphasis placed on long term timeframes. Due Diligence Quartile Ranks shown are based on the last available Due Diligence Analysis, among the following peer group universe totals.

FTSE NAREIT Equity REITs Index - The FTSE NAREIT US Real Estate Index Series is designed to present investors with a comprehensive family of REIT performance indexes that spans the commercial real estate space across the US economy. The index series provides investors with exposure to all investment and property sectors. In addition, the more narrowly focused property sector and sub-sector indexes provide the facility to concentrate commercial real estate exposure in more selected markets.The FTSE NAREIT Equity REITs index contains all Equity REITs not designated as Timber REITsor Infrastructure REITs.

Gross Expense Ratio - The Total Gross Expense Ratio represents the percentage of fund assets paid for operating expenses and management fees. It typically includes the following types of fees: accounting, administrator, advisor, auditor, board of directors, custodial, distribution (12b-1), legal, organizational, professional, registration, shareholder reporting, sub-advisor, and transfer agency. The expense ratio does not reflect the fund's brokerage costs, fee waivers, or investor sales charges.

Indexes - Investors cannot invest directly in an index.

Lifetime Balanced Primary Benchmark - Each Lifetime Fund's composite benchmark reflects the weighted average of the Fund's stock/international stock/bond allocation, as represented by the Russell 3000 Index, the MSCI EAFE Index and the Bloomberg Barclays US Aggregate Bond Index, respectively.

Lifetime Conservative Growth Primary Benchmark - These indices are composite benchmarks that reflect the weighted average of the benchmarks for the underlying funds in which each specific Lifetime Fund invests.

Lifetime Income & Equity Primary Benchmark - Each Lifetime Fund's composite benchmark reflects the weighted average of the Fund's stock/international stock/bond/cash allocation, as represented by the Russell 3000 Index, the MSCI EAFE Index, the Bloomberg Barclays US Aggregate Bond Index and the Citigroup 3-Month T-Bill Index, respectively.

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MSCI EAFE Growth Index (net) - The MSCI EAFE Growth Index captures large and mid cap securities exhibiting overall growth style characteristics across Developed Markets countries around the world, excluding the US and Canada

MSCI EAFE Index (net) - The MSCI EAFE Index is designed to represent the performance of large and mid-cap securities across 21 developed markets, including countries in Europe, Australasia and the Far East, excluding the U.S. and Canada. The Index is available for a number of regions, market segments/sizes and covers approximately 85% of the free float-adjusted market capitalization in each of the 21 countries.

MSCI Emerging Markets Index - Measures the performance of the large and mid cap segments of emerging market equity securities. It is free float-adjusted market-capitalization weighted.

MSCI Europe ex UK Net Dividend Index - The MSCI Europe ex UK Index captures large and mid cap representation across 14 Developed Markets (DM) countries in Europe*. With 342 constituents, the index covers approximately 85% of the free float-adjusted market capitalization across European Developed Markets excluding the UK.

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MSCI Japan Net Dividend Index - MSCI Japan Index measures the performance of the large and mid cap segments of Japan equity securities. It is free float-adjusted market-capitalization weighted.

MSCI Pacific Ex Japan Net Dividend Index - The index measures the performance of the large and mid cap segments of the developed Pacific region, excluding Japan equity securities. It is free float-adjusted market-capitalization weighted.

MSCI United Kingdom Net Dividend Index - The MSCI United Kingdom Index is designed to measure the performance of the large and mid cap segments of the UK market. With 102 constituents, the index covers approximately 85% of the free float-adjusted market capitalization in the UK.

MSCI World Index (net) - Is a broad global equity benchmark that represents large and mid-cap equity performance across 23 developed markets countries. It covers approximately 85% of the free float-adjusted market capitalization in each country and MSCI World benchmark does not offer exposure to emerging markets.

Net Expense Ratio - The Total Net Expense Ratio represents fee charged against fund assets after adjustment for fee waivers.

Percentile Rank - Prudential Retirement constructs Asset Class Categories using MPI Stylus, a product of Markov Processes International LLC, and data provided by Morningstar™, Inc. Categories are constructed by using the appropriate Morningstar™, Inc. category. Percentile Ranks are then calculated using MPI Stylus and therefore may differ from those provided directly by Morningstar™, Inc.

Pru Day One IncomeFlex Target Balanced Benchmark - The custom benchmark reflects the normal weighted average of the respective Day One Fund's stock/non-traditional assets/bond/cash allocation, as represented by the S&P 1500 Composite Index, the Russell Developed ex North America Large Cap Index, the MSCI Emerging Markets Net Dividend Index, the Bloomberg Commodities Index, the PRREF Composite Index, the Barclays U.S. Treasury Inflation-Protected Securities (TIPS) Index (Series-L), the Bloomberg Barclays US Aggregate Bond Index and the Citigroup Three Month T-Bill. Effective January 1, 2013, the International asset class is represented in the mandate benchmark by the Russell Developed ex North America Large Cap Index, replacing the MSCI EAFE Net Dividend Index. Because the asset allocation of each Fund changes over time, the custom benchmark allocations also change over time. Effective close of business December 31, 2018, Russell discontinued the Russell Developed Ex-North America Large Cap Net Index. Therefore, also effective on December 31, 2018, the FTSE Developed Markets Ex-North America Index (FTSE Index) replaced the Russell Developed Ex-North America Large Cap Net Index as the primary performance benchmark for the Day One Funds' underlying PGIM QMA International Developed Markets Index Fund and a component of the custom benchmark with respect to each Prudential Day One Fund. The FTSE Index performance will be reflected in the performance of the Day One Funds' custom benchmark index on a go-forward basis only; the custom benchmark's performance history will not be re-stated.

Risk - Also known as Standard deviation, Risk is a statistical measure of the degree of variability, or dispersion, of a portfolio's return around its average return over a specified time period. Investors can examine historical standard deviation in conjunction with historical returns in order to decide whether a portfolio's volatility would have been acceptable given the returns it produced. A higher standard deviation indicates a wider dispersion of past returns and thus greater risk. Standard deviation does not indicate how a portfolio actually performed, but merely the volatility of its returns over time around their mean.

Russell 1000 Index - Measures the performance of the large-cap segment of the US equity universe. It is a subset of the Russell 3000 Index and represents approximately 92% of the US market. It includes approximately 1,000 of the largest securities based on a combination of their market cap and current index membership. The index is constructed to provide a comprehensive and unbiased barometer for the large-cap segment and is completely reconstituted annually to ensure new and growing equities are reflected.

Russell 1000 Value Index - Measures the performance of the large-cap value segment of the US equity securities. It includes the Russell 1000 index companies with lower price-to-book ratios and lower expected growth values. It is market-capitalization weighted.

Russell 1000® Growth Index - Measures the performance of the large-cap growth segment of the US equity securities. It includes the Russell 1000 index companies with higher price-to-book ratios and higher forecasted growth values. It is market-capitalization weighted.

Russell 2000® Growth Index - Measures the performance of small-cap growth segment of the US equity universe. It includes those Russell 2000 companies with higher price/book ratios and higher predicted and forecasted growth values. It is market-capitalization weighted.

Russell 2000® Index - Measures the performance of the small-cap segment of the US equity universe. It is a subset of the Russell 3000 Index and it represents approximately 8% of the US market. It includes approximately 2,000 of the smallest securities based on a combination of their market cap and current index membership.

Russell 2000® Value Index - Measures the performance of small-cap value segment of the US equity universe. It includes those Russell 2000 companies with lower price-to-book ratios and lower expected and historical growth values.

Russell Midcap Value Index - Measures the performance of the mid-cap value segment of the US equity universe. It includes Russell midcap index companies with lower price-to-book ratios and lower forecasted growth values. It is market-capitalization weighted.

Russell Midcap® Growth Index - Measures the performance of the midcap growth segment of the U.S. equity universe. It includes those Russell Midcap Index companies with higher price-to-book ratios and higher forecasted growth values.

Russell Midcap® Index - Measures the performance of the mid-cap segment of the US equity universe. It is a subset of Russell 1000 index and includes approximately 800 of the smallest securities based on a combination of their market cap and current index membership. The index represents approximately 31% of the total market capitalization of the Russell 1000 companies. It is constructed to provide a comprehensive and unbiased barometer for the mid-cap segment. The index is completely reconstituted annually to ensure larger stocks do not distort the performance and characteristics of the true mid-cap opportunity set.

S&P 500 Information Technology - Comprises those companies included in the S&P 500 that are classified as members of the GICS® information technology sector.

S&P 500 Index - The S&P 500® is widely regarded as the best single gauge of large-cap U.S. equities. There is over USD 7.8 trillion benchmarked to the index, with index assets comprising approximately USD 2.2 trillion of this total. The index includes 500 leading companies and captures approximately 80% coverage of available market capitalization.

S&P 500 Industrials - The S&P 500® Industrials Index comprises those companies included in the S&P 500 that are classified as members of the GICS® industrials sector

S&P 500 Real Estate Sector TR - All components of the S&P 500® are assigned to at least one of 11 Select Sector Indices, which track major economic segments and are highly liquid benchmarks. Stock classifications are based on the Global Industry Classification Standard (GICS®).

S&P 500 Telecomm Service - The S&P 500® Telecommunication Services Index comprises those companies included in the S&P 500 that are classified as members of the GICS® telecommunication services sector.

S&P 500-Consumer Discretionary - The S&P 500® Consumer Discretionary Index comprises those companies included in the S&P 500 that are classified as members of the GICS® consumer discretionary sector.

S&P 500-Energy - The S&P 500® Energy Index comprises those companies included in the S&P 500 that are classified as members of the GICS® energy sector.

S&P 500-Financial Services - The S&P 500® Financials Index comprises those companies included in the S&P 500 that are classified as members of the GICS® financials sector.

S&P 500-Health Care - The S&P 500® Health Care Index comprises those companies included in the S&P 500 that are classified as members of the GICS® health care sector.

S&P 500-Materials and Processing - The index measures the performance of all those companies held in the S&P 500 index that are classified as a materials(sector) company using the Global Industry Classification Standard(GICS) system.

S&P 500-Utilities - The S&P 500® Utilities Index comprises those companies included in the S&P 500 that are classified as members of the GICS® utilities sector.

S&P500-Consumer Staples - The S&P 500® Consumer Staples Index comprises those companies included in the S&P 500 that are classified as members of the GICS® consumer staples sector.

Sharpe Ratio - The Sharpe ratio was developed by Nobel laureate William F. Sharpe and is used to help investors understand the return of an investment compared to its risk. The ratio is the average return earned in excess of the risk-free rate per unit of volatility or total risk. Subtracting the risk-free rate from the mean return allows an investor to better isolate the profits associated with risk-taking activities. Generally, the greater the value of the Sharpe ratio, the more attractive the risk-adjusted return.

Vanguard Spliced Small Cap Index - This index is composed of the Russell 2000 Index through May 16, 2003, MSCI US Small Cap 1750 Index through January 30, 2013 and the CRSP US Small Cap Index, thereafter.

Market Commentary

Certain information contained herein may constitute "forward-looking statements," (including observations about markets and industry and regulatory trends as of the original date of this document). Due to various risks and uncertainties, actual events or results may differ materially from those reflected or contemplated in such forward-looking statements. As a result, you should not rely on such forward-looking statements in making any decisions. No representation or warranty is made as to future performance or such forward-looking statements. These materials are not intended as an offer or solicitation with respect to the purchase or sale of any security or other financial instrument or any investment management services and should not be used as the basis for any investment decision. Past performance is not a guarantee or a reliable indicator of future results
Past performance does not guarantee future results.

Economic Review

Source: Robert DeLucia, Consulting Economist, Prudential Retirement

• The estimated annualized decline of 33% in real GDP was the largest contraction for any quarter since the 1930s. This compares with a decline of 8.5% in the fourth quarter of 2008, and the post-World War II record of 10% in the first quarter of 1958. The contraction in aggregate spending, output, and employment can be attributed to the COVID-19 pandemic, which prompted a lockdown of virtually all economies worldwide. The COVID-19 recession was the deepest but also the shortest recession since the Civil War, encompassing only two months.

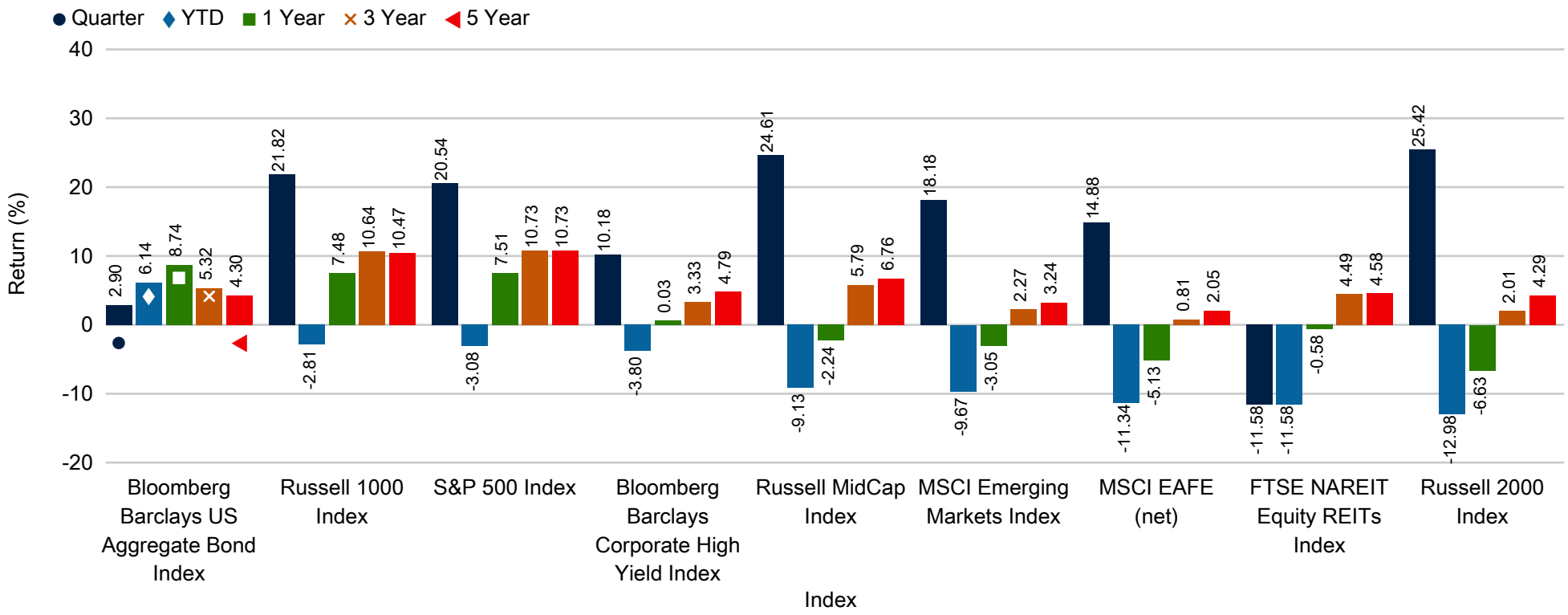
• U.S. corporate earnings fell at an annual rate of 30% in the quarter, the worst quarterly decline since 2008. Nearly 40% of the companies in the S&P 500 have suspended quarterly guidance for investors. The capacity of analysts to forecast company revenues, selling prices, and operating costs is extremely limited.

• The recent unfavorable trends pertaining to new cases and accelerating transmission are worrisome, and in the worst case could undermine the economic recovery. At the end of June, daily infections had surged to more than 52,000 while hospitalizations rose sharply. The escalation of infections since mid-June has been concentrated in numerous states in the southern and western U.S.

• The offsetting good news has been the concrete progress in the development of an effective vaccine at an unprecedented pace and government data in May and June have been generally favorable. Although there is strong evidence that the recession ended in April, the speed of the recovery remains unclear. Monthly reports on retail sales, housing sales, factory orders, and employment for May and June have been encouraging, generally beating consensus economist estimates. These signs of strength can be attributed to the phased reopening of the economy beginning in early May.

• There can be little doubt regarding the resolve of the Federal Reserve. Additional fiscal support from Congress and the White House is also likely but far from certain. Governments outside the U.S. have responded to the crisis with breathtaking speed. The amounts of fiscal stimulus authorized by policymakers in Germany and Japan are triple those provided in response to the 2008 financial crisis. Monetary stimulus in Europe, China, and Japan has also been aggressive.

Financial Market Returns



This chart is for illustration purposes only and is not meant to represent the performance of any investment. Investors cannot invest directly in an index.

• Following one of the worst quarters in decades, financial markets rallied strongly in the second quarter, with the largest 50-day advance in global equity market history. U.S. equities led the way, benefiting from unprecedented monetary and fiscal stimulus and expectations for restarting the economy.

• The S&P 500 Index delivered its largest percentage gain since the fourth quarter of 1998, supported by record stimulus, favorable news regarding a vaccine and much improved economic data in May and June.

• Investment grade bonds, as measured by the Bloomberg Barclays U.S. Aggregate Bond Index, gained 2.9% for the quarter, supported by strong returns from corporate bonds and the Federal Reserve's efforts to stabilize the credit markets. The Bloomberg Barclays Corporate High Yield Index was the best performing segment of the domestic fixed-income market, advancing nearly 10.2% for the quarter.

Domestic Equity Style Returns

Quarter

	Value	Blend	Growth
Large (Russell 1000™ Index)	14.29	21.82	27.84
Mid (Russell Midcap™ Index)	19.95	24.61	30.26
Small (Russell 2000™ Index)	18.91	25.42	30.58

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• Coming off an historic drawdown in the first quarter, domestic equities staged a remarkable recovery with all styles and market caps posting double digit returns, despite rising COVID-19 infections in June. Relative performance of growth over value has accelerated since the pandemic, driven by the top performing Information Technology sector.

• Small-cap stocks outperformed mid- and large-cap stocks for the quarter, benefitting from improved economic data and an optimistic outlook for a national recovery. Small-Cap Growth was the best performing segment as higher volatility (beta) stocks led the market higher.

YTD

	Value	Blend	Growth
Large (Russell 1000™ Index)	-16.26	-2.81	9.81
Mid (Russell Midcap™ Index)	-18.09	-9.13	4.16
Small (Russell 2000™ Index)	-23.50	-12.98	-3.06

1 Year

	Value	Blend	Growth
Large (Russell 1000™ Index)	-8.84	7.48	23.28
Mid (Russell Midcap™ Index)	-11.81	-2.24	11.91
Small (Russell 2000™ Index)	-17.48	-6.63	3.48

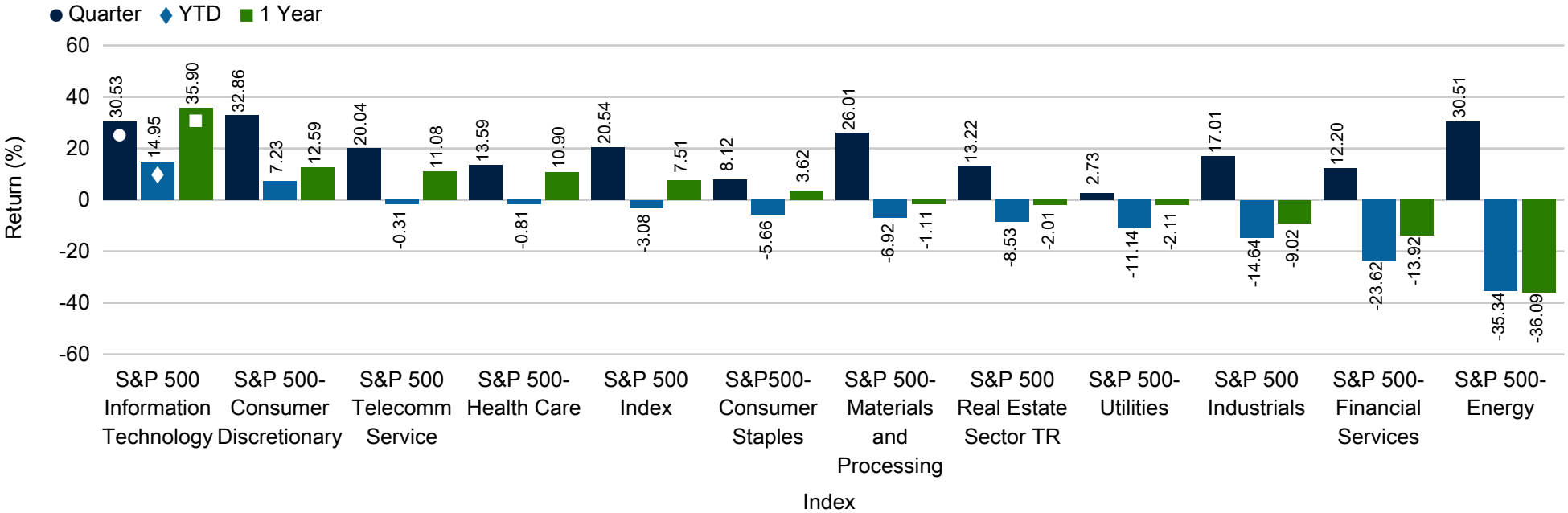
3 Years

	Value	Blend	Growth
Large (Russell 1000™ Index)	1.82	10.64	18.99
Mid (Russell Midcap™ Index)	-0.54	5.79	14.76
Small (Russell 2000™ Index)	-4.35	2.01	7.86

5 Years

	Value	Blend	Growth
Large (Russell 1000™ Index)	4.64	10.47	15.89
Mid (Russell Midcap™ Index)	3.32	6.76	11.60
Small (Russell 2000™ Index)	1.26	4.29	6.86

S&P 500 Sector Performance



% S&P 500® Index	**27.46**	**10.83**	**10.78**	**14.63**	**n/a**	**6.97**	**2.52**	**2.84**	**3.07**	**7.99**	**10.08**	**2.83**

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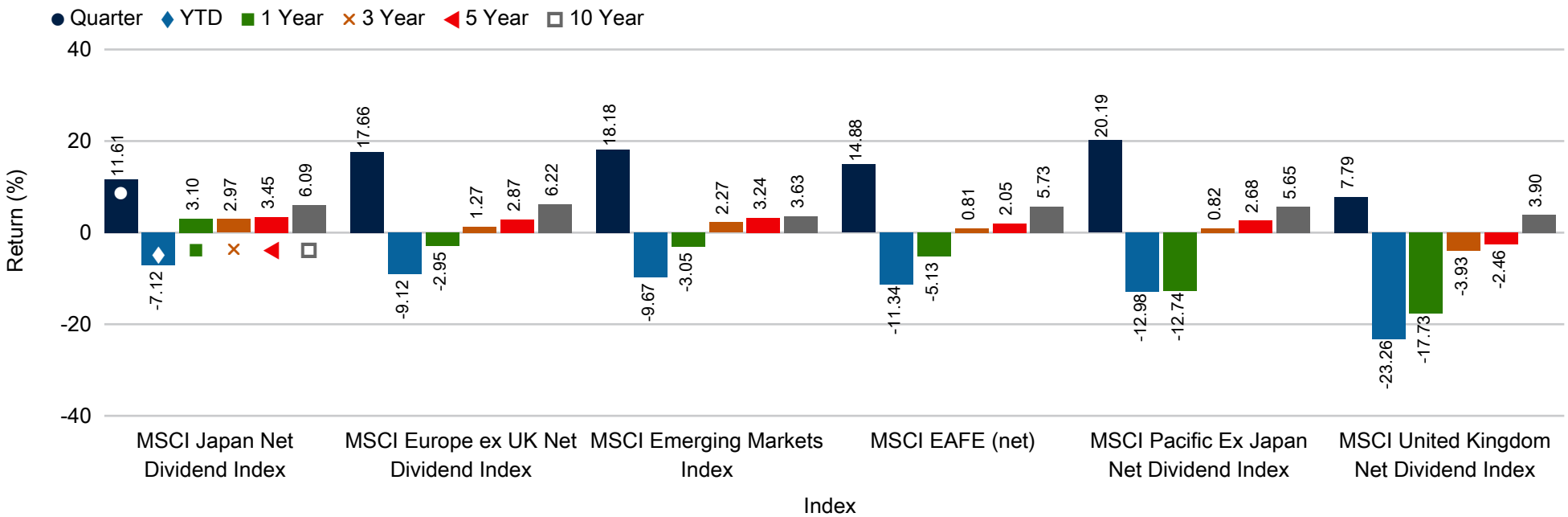
• All sectors of the S&P 500 Index posted positive returns for the second quarter. Consumer Discretionary had its best quarterly gain on record and was the best performing sector benefiting from the economy reopening and increased retail spending. Specific leadership within the large-cap indices continued to be driven by the Information Technology sector, with Microsoft, Facebook, Amazon and Apple as top contributors for the quarter. Five mega-cap technology stocks which comprise nearly 25% of the S&P 500 Index and nearly 50% of NASDAQ were responsible for a staggering one-third of total index gains in the quarter.

• Energy rebounded as the price of crude oil rallied to $40 per barrel after falling below $0 for the first time ever in late April. Demand for oil increased as major economies eased lockdown restrictions and production cuts from OPEC.

• Defensive sectors, such as Utilities and Consumer Staples, were among the weakest performers in the quarter. This comes as a reversal from the first quarter as investors gravitated towards economically sensitive areas of the market amid improvement in risk sentiment until mid-June.

International Index Returns



% MSCI EAFE™ Index(net)	**25.41**	**47.37**	**n/a**	**100.00**	**11.21**	**14.48**

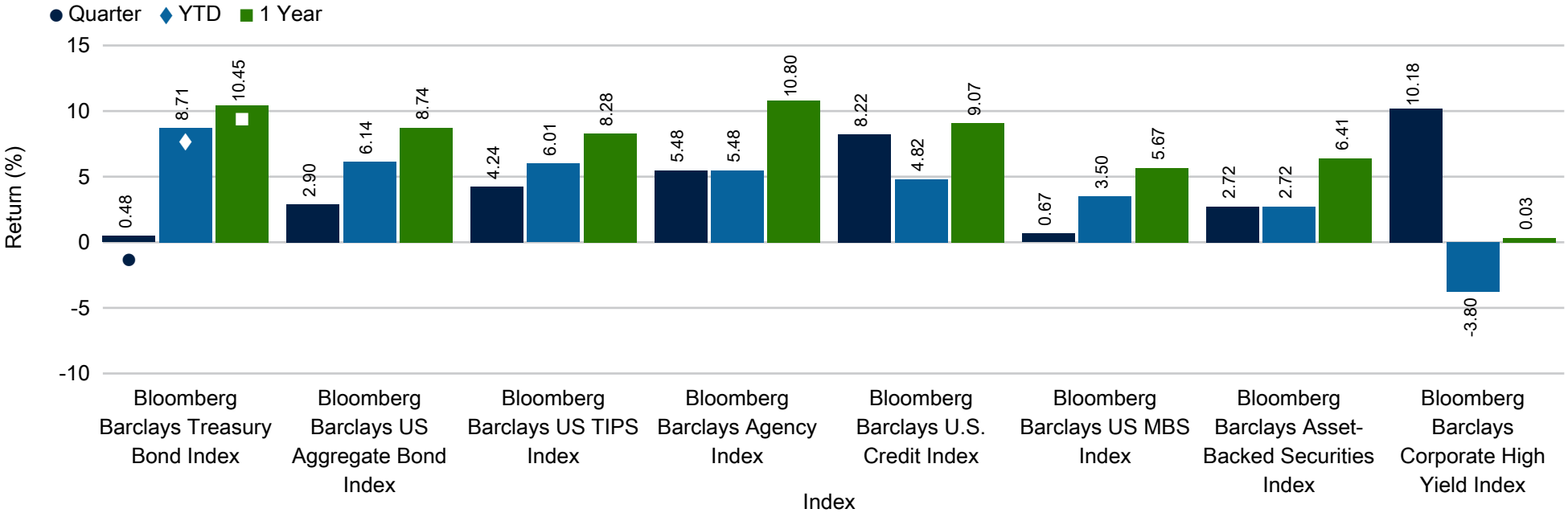
This chart is for illustration purposes only and is not meant to represent the performance of any investment. Investors cannot invest directly in an index.

• International equities mirrored the rally in U.S. equities with the MSCI EAFE Index advancing double digits on positive news of flattening curves, potential vaccines and reopening economies. Emerging market equities generated their strongest quarterly return in over a decade helped by a weaker U.S. dollar.

• Japanese equities were among the top relative performers supported by an improved global environment and additional stimulus measures by the Bank of Japan. Japan continues to be on a different trajectory relative to other developed nations with a slower spread of the coronavirus.

• European equities performed well as lockdown restrictions were eased. News regarding additional support from the European Union for a post-COVID-19 recovery fund also contributed. United Kingdom equities rebounded from last quarter's lows as economic indicators suggested the downturn is past its worst point and the Bank of England (BoE) expanded its quantitative easing program.

Fixed Income Returns



% Bloomberg Barclays	**39.74**	**100.00**	**n/a**	**3.47**	**27.39**	**26.83**	**2.57**	**n/a**

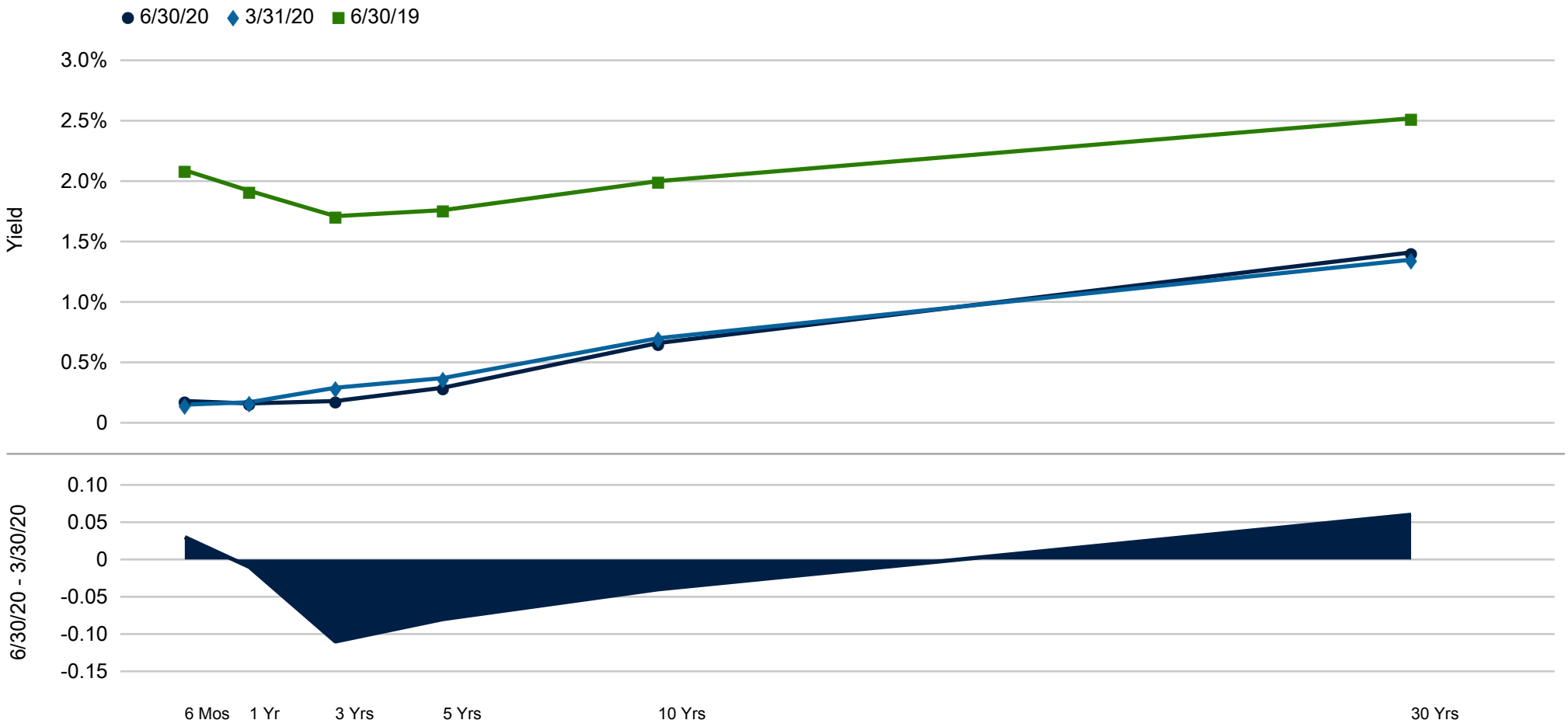
This chart is for illustration purposes only and is not meant to represent the performance of any investment. Investors cannot invest directly in an index.

• All major fixed income segments posted gains for the quarter with the Bloomberg Barclays U.S. Credit Index the best performing component of the Aggregate Index. Investment grade corporate issues recovered as spreads tightened dramatically from their March highs while the Federal Reserve (Fed) expanded its stimulus program by continuing to buy individual corporate credit through its Secondary Market Corporate Credit Facility.

• The Bloomberg Barclays Corporate High Yield Index had its best quarterly performance since 2009 and outpaced all other sectors due to investors' increased appetite for risk assets and yield, driving prices higher. The Fed expanded its corporate credit facilities to allow for the purchase of High Yield ETFs and recent fallen angels, providing liquidity to help stabilize the market and setting off an incredible pace of new high yield issues.

• The Bloomberg Barclays Treasury Bond Index registered a positive return for the quarter, but was the weakest performing component of the domestic fixed income market as investors rotated out of higher quality issues and into riskier credit assets.

U.S. Treasury Yield Curve



This chart is for illustration purposes only and is not meant to represent the performance of any investment. Investors cannot invest directly in an index.

• The Federal Reserve responded to the coronavirus crisis with unprecedented speed and force, successfully restoring the functioning of the financial system, assuring credit availability for businesses and households. Fed Chairman Jerome Powell has made it clear that policy will continue to support the economy and financial system with whatever tools necessary.
• After plunging during the first quarter, Treasury yields rose slightly on the long and short end of the yield curve as investor demand for safe-haven assets diminished. The 30-year Treasury yield rose 6 basis points to 1.41% while the three-month rose from near zero to 0.16%.
• The 10-year Treasury yield remained in a narrow range and finished four basis point lower to end the second quarter at 0.66%. It sold off in early June following a stronger-than-expected jobs report, before reversing later in the month as COVID-19 infections began to spike.

Economic & Market Outlook

• Following its record decline in the second quarter, real GDP should rebound strongly in the third quarter and somewhat less so in the fourth quarter. The sharp pullback in household spending has resulted in considerable deferred demand, which could be unleashed in coming months should employment, incomes, and confidence improve. Real GDP could decline by 5% for all of 2020, followed by rebounds of 4% to 5% in both 2021 and 2022. The absolute level of real GDP is not likely to return to its 2019 all-time peak of $19.22 trillion until the second half of 2022.

• The pace of COVID-19 medical research and development is unprecedented. There are numerous vaccines in advanced clinical trials, and one or more could be approved by year end, with inoculations on a mass scale beginning early next year. Availability of one or more coronavirus therapeutics would increase private sector confidence and result in a faster pace of economic recovery. Until the arrival of inventive medications, the U.S. economy will likely continue to operate well below full employment, with only moderate growth in spending and output.

• While the rate of economic growth is highly uncertain, a steadily expanding economy should be accompanied by a rising trend in company earnings and dividends. Corporate earnings could decline by 30% for all of 2020, but should rebound in both the third quarter and fourth quarter, with 25% full-year earnings growth in 2021 and another 20% in 2022.

• Despite these positives, the sudden and severe reversal in COVID-19 trends since the middle of June is transforming the outlook for economic growth. With a continuation of the current surge in infections in coming weeks and months, data for retail sales, industrial production, factory orders, and employment could weaken once again. The outlook for the economy has suddenly darkened, with increased risk of a major slowdown or possible double-dip recession later this year, as surging infections trigger a pullback in consumer spending and business expansion plans.

• The equity market could remain under pressure until current adverse public health trends are reversed, evident in a sustained decline in the numbers of new cases and hospitalizations. The implication is that the equity market may be in a prolonged consolidation phase, which would become evident in a sideways pattern for stock prices, or possibly an interim correction of 5% to 10%. Defensive assets are likely to continue to outperform risk assets, and growth stocks should continue to outperform value stocks. Looking beyond the daunting public health challenges in the short term, the outlook for common stock investing appears favorable while the outlook for the fixed-income market is unfavorable.

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Plan Summary

Executive Summary

Asset Class	Fund	Goal Maker Fund	Plan Assets	% of Assets[13]	Meets Performance Criteria[12]	DDA Rank[14] 03/31/2020	Category Percentile Ranks: Category Rank 1 YR	Category Rank 3 YRS	Category Rank 5 YRS
Stable Value	Prudential Stable Value Fund	Yes	$39,688,551.18	25.48%	N/A	--	--	--	--
Fixed Income - Core Plus Bond	Core Plus Bond / PGIM Fund[3,4,11,15,25]	Yes	$14,282,108.78	9.17%	Yes	4	54	13	4
Allocation - Target-Date Retirement Income (With Income Guarantee)	Prudential Day One® IncomeFlex® Target Balanced Fund[2,4,5,7,9,25]	Yes	$2,116,274.42	1.36%	No	--	84	65	50
	Prudential IncomeFlex® Select℠ Lifetime Income & Equity Fund[4,16,17,25]	No	$0	0.00%	No	--	37	73	74
	Prudential IncomeFlex® Select℠ Lifetime Income & Equity Fund[4,16,17,25]	No	$0	0.00%	Yes	--	20	43	54
Allocation - 50% to 70% Equity	Prudential IncomeFlex® Select℠ Lifetime Balanced Fund[4,20,21,25]	No	$256,002.07	0.16%	No	--	54	63	73
	Prudential IncomeFlex® Select℠ Lifetime Balanced Fund[4,20,21,25]	No	$1,063,146.54	0.68%	No	--	48	53	61
	Prudential IncomeFlex® Select℠ Lifetime Conservative Growth Fund[4,18,19,25]	No	$75,634.18	0.05%	No	--	36	53	64
	Prudential IncomeFlex® Select℠ Lifetime Conservative Growth Fund[4,18,19,25]	No	$215,355.59	0.14%	No	--	41	62	75
Allocation - Balanced Value	Oakmark Equity and Income Fund Class Advisor[6,22,24]	No	$2,675,965.61	1.72%	No	--	95	91	87
Large Cap - Value	T. Rowe Price US Large Cap Value Equity Fund (IS Platform)[3,4,10,25]	Yes	$13,042,702.49	8.37%	Yes	--	73	65	45
Large Cap - Blend	American Funds Fundamental Investors® Class R-5E[6,24]	No	$6,223,896.37	4.00%	Yes	--	52	54	35
	Vanguard 500 Index Fund Admiral Shares[6,24]	No	$4,101,304.56	2.63%	Yes	--	19	15	8
Large Cap - Growth	Fidelity Advisor® New Insights Fund Class I[6,24]	Yes	$19,254,757.36	12.36%	No	--	84	76	70
Mid Cap - Value	Vanguard Selected Value Fund Investor Shares[6,24]	Yes	$9,305,792.24	5.97%	No	--	69	79	67

Asset Class	Fund	Goal Maker Fund	Plan Assets	% of Assets[13]	Meets Performance Criteria[12]	DDA Rank[14] 03/31/2020	Category Percentile Ranks: Category Rank 1 YR	Category Rank 3 YRS	Category Rank 5 YRS
Mid Cap - Blend	Vanguard Mid-Cap Index Fund Admiral Shares[6,24]	No	$1,032,798.74	0.66%	Yes	--	15	9	9
Mid Cap - Growth	Eaton Vance Atlanta Capital SMID-Cap Fund Class R6[6,24]	No	$1,434,885.14	0.92%	No	--	96	87	68
	Mid Cap Growth / Westfield Capital Fund[3,4,8,25]	Yes	$8,376,348.10	5.38%	Yes	1	40	34	28
Small Cap - Value	PGIM QMA Small-Cap Value Fund-Class R6[6,24]	No	$484,298.90	0.31%	No	--	97	97	91
Small Cap - Blend	Vanguard Small-Cap Index Fund Admiral Shares[6,24]	No	$2,927,937.18	1.88%	Yes	--	14	6	7
Small Cap - Growth	BlackRock Advantage Small Cap Growth Fund Institutional Shares[6,23,24]	No	$2,657,896.26	1.71%	Yes	--	45	50	66
Global - Blend	American Funds Capital World Growth and Income Fund® Class R-5E[6,24]	No	$5,804,515.98	3.73%	Yes	--	48	47	46
International - Large Blend	Vanguard Developed Markets Index Fund Admiral Shares[6,24]	No	$248,003.67	0.16%	Yes	--	51	41	28
International - Large Growth	American Funds EuroPacific Growth Fund® Class R-5E[6,24]	Yes	$20,490,563.81	13.16%	No	--	67	62	55
	Total		$155,758,739.17	100.0%					

12. Meets Performance criteria: Actively managed and enhanced index funds should outperform the index over the 3 or 5 year periods or maintain a top half ranking in the applicable peer universe over the same time periods. Passively managed funds should outperform or underperform the index by no more than 50 basis points (0.50%) over the 3 or 5 year periods.

13. The % of Total Assets represents the % of Total Assets reported in the table above and are unaudited.

14. The DDA Rank represents the quartile ranking assigned to the fund in the latest Due Diligence Advisor Program Report.

Executive Summary

Asset Class	Fund	Goal Maker Fund	Plan Assets	% of Assets[13]	Meets Performance Criteria[12]	DDA Rank[14] 03/31/2020	Category Percentile Ranks: Category Rank 1 YR	Category Rank 3 YRS	Category Rank 5 YRS
Stable Value	Prudential Stable Value Fund	Yes	$6,740,035.81	25.28%	N/A	--	--	--	--
Fixed Income - Core Plus Bond	Core Plus Bond / PGIM Fund[3,4,11,15,25]	Yes	$2,758,095.26	10.34%	Yes	4	54	13	4
Allocation - Target-Date Retirement Income (With Income Guarantee)	Prudential Day One® IncomeFlex® Target Balanced Fund[2,4,5,7,9,25]	Yes	$275,515.54	1.03%	No	--	84	65	50
	Prudential IncomeFlex® Select℠ Lifetime Income & Equity Fund[4,16,17,25]	No	$0	0.00%	No	--	37	73	74
	Prudential IncomeFlex® Select℠ Lifetime Income & Equity Fund[4,16,17,25]	No	$0	0.00%	Yes	--	20	43	54
Allocation - 50% to 70% Equity	Prudential IncomeFlex® Select℠ Lifetime Balanced Fund[4,20,21,25]	No	$0	0.00%	No	--	54	63	73
	Prudential IncomeFlex® Select℠ Lifetime Balanced Fund[4,20,21,25]	No	$143,165.80	0.54%	No	--	48	53	61
	Prudential IncomeFlex® Select℠ Lifetime Conservative Growth Fund[4,18,19,25]	No	$0	0.00%	No	--	36	53	64
	Prudential IncomeFlex® Select℠ Lifetime Conservative Growth Fund[4,18,19,25]	No	$0	0.00%	No	--	41	62	75
Allocation - Balanced Value	Oakmark Equity and Income Fund Class Advisor[6,22,24]	No	$291,102.89	1.09%	No	--	95	91	87
Large Cap - Value	T. Rowe Price US Large Cap Value Equity Fund (IS Platform)[3,4,10,25]	Yes	$1,978,427.28	7.42%	Yes	--	73	65	45
Large Cap - Blend	American Funds Fundamental Investors® Class R-5E[6,24]	No	$1,361,357.27	5.11%	Yes	--	52	54	35
	Vanguard 500 Index Fund Admiral Shares[6,24]	No	$1,479,178.78	5.55%	Yes	--	19	15	8
Large Cap - Growth	Fidelity Advisor® New Insights Fund Class I[6,24]	Yes	$2,863,923.23	10.74%	No	--	84	76	70
Mid Cap - Value	Vanguard Selected Value Fund Investor Shares[6,24]	Yes	$1,678,747.50	6.30%	No	--	69	79	67

Asset Class	Fund	Goal Maker Fund	Plan Assets	% of Assets[13]	Meets Performance Criteria[12]	DDA Rank[14] 03/31/2020	Category Percentile Ranks: Category Rank 1 YR	Category Rank 3 YRS	Category Rank 5 YRS
Mid Cap - Blend	Vanguard Mid-Cap Index Fund Admiral Shares[6,24]	No	$415,838.50	1.56%	Yes	--	15	9	9
Mid Cap - Growth	Eaton Vance Atlanta Capital SMID-Cap Fund Class R6[6,24]	No	$335,117.35	1.26%	No	--	96	87	68
	Mid Cap Growth / Westfield Capital Fund[3,4,8,25]	Yes	$1,260,006.49	4.73%	Yes	1	40	34	28
Small Cap - Value	PGIM QMA Small-Cap Value Fund-Class R6[6,24]	No	$318,365.90	1.19%	No	--	97	97	91
Small Cap - Blend	Vanguard Small-Cap Index Fund Admiral Shares[6,24]	No	$689,097.40	2.58%	Yes	--	14	6	7
Small Cap - Growth	BlackRock Advantage Small Cap Growth Fund Institutional Shares[6,23,24]	No	$489,515.97	1.84%	Yes	--	45	50	66
Global - Blend	American Funds Capital World Growth and Income Fund® Class R-5E[6,24]	No	$658,605.21	2.47%	Yes	--	48	47	46
International - Large Blend	Vanguard Developed Markets Index Fund Admiral Shares[6,24]	No	$35,595.31	0.13%	Yes	--	51	41	28
International - Large Growth	American Funds EuroPacific Growth Fund® Class R-5E[6,24]	Yes	$2,892,328.96	10.85%	No	--	67	62	55
	Total		$26,664,020.45	100.0%					

12. Meets Performance criteria: Actively managed and enhanced index funds should outperform the index over the 3 or 5 year periods or maintain a top half ranking in the applicable peer universe over the same time periods. Passively managed funds should outperform or underperform the index by no more than 50 basis points (0.50%) over the 3 or 5 year periods.

13. The % of Total Assets represents the % of Total Assets reported in the table above and are unaudited.

14. The DDA Rank represents the quartile ranking assigned to the fund in the latest Due Diligence Advisor Program Report.

Plan Summary

Fund	3 Month	YTD	Average Annual Total Returns as of 06/30/2020 1 Year	3 Year	5 Year	10 Year	Since Inception	Inception Date	Risk 5 YRS	Alpha 5 YRS	Sharpe 5 YRS	DDA Rank	Gross Expense Ratio	Net Expense Ratio
Stable Value														
Prudential Stable Value Fund	0.60%	1.22%	2.56%	--	--	--	2.42%	07/01/2010	--	--	--	--	--	--
Current Net Annualized Rate as of 04/01/2020: 2.41%														
Bloomberg Barclays Intermediate Aggregate Bond Index	2.13%	4.67%	6.60%	--	--	--	--	--	2.16%	0.00%	1.03%	--	--	--
Fixed Income - Core Plus Bond														
Fixed income investment (bond) funds are subject to interest rate risk; their value will decline as interest rates rise. Fund shares are not guaranteed by the U.S. Government.														
Core Plus Bond / PGIM Fund[3,4,11,15,25]	7.69%	3.91%	7.04%	5.48%	5.19%	4.32%	--	07/19/2002	5.04%	0.16%	0.80%	4	0.40%	0.40%
Bloomberg Barclays US Aggregate Bond Index	2.90%	6.14%	8.74%	5.32%	4.30%	3.82%	--	--	3.08%	0.00%	1.01%	--	--	--
Intermediate Core Plus Bond Category Median	5.84%	4.68%	7.25%	4.75%	4.08%	4.18%	--	--	3.78%	-0.14%	0.77%	--	--	--
Allocation - Target-Date Retirement Income (With Income Guarantee)														
Keep in mind that 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.** *For Prudential Day One IncomeFlex Target, the target-date is the approximate year when investors plan to retire and may begin withdrawing their money. The asset allocation of the target-date funds will become more conservative until the date which is ten years prior to the target-date by lessening the equity exposure and increasing the exposure in fixed income investments. The principal value of an investment in a target-date fund is not guaranteed at any time, including the target-date. There is no guarantee that the fund will provide adequate retirement income. A target-date fund should not be selected solely based on age or retirement date. Before investing, participants should carefully consider the fund's investment objectives, risks, charges and expenses, as well as their age, anticipated retirement date, risk tolerance, other investments owned, and planned withdrawals. The stated asset allocation may be subject to change. It is possible to lose money in a target-date fund, including losses near and following retirement. These risks may be increased to the extent investors begin to make withdrawals from the fund significantly before the target date. Investments in the Funds are not deposits or obligations of any bank and are not insured or guaranteed by any governmental agency or instrumentality. For investors close to or in retirement, the fund's equity exposure may result in investment volatility that could reduce an investor's available retirement assets when they are needed. For investors farther from retirement, there is risk that a fund may invest too much in investments designed to ensure capital conservation and/or current income, which may prevent the investor from meeting his or her retirement goals.*														
Prudential Day One® IncomeFlex® Target Balanced Fund[2,4,5,7,9,25]	12.08%	-3.00%	2.18%	4.22%	4.16%	6.32%	--	06/30/2009	8.48%	-2.12%	0.39%	--	1.59%	1.59%
Pru Day One IncomeFlex Target Balanced Benchmark	11.40%	-0.58%	5.51%	6.46%	6.02%	7.81%	--	--	7.82%	0.00%	0.64%	--	--	--
Prudential IncomeFlex® Select℠ Lifetime Income & Equity Fund[4,16,17,25]	8.87%	1.04%	4.86%	4.09%	3.60%	4.90%	--	11/28/2006	5.76%	-2.47%	0.44%	--	2.13%	2.13%

Fund	3 Month	YTD	Average Annual Total Returns as of 06/30/2020 1 Year	3 Year	5 Year	10 Year	Since Inception	Inception Date	Risk 5 YRS	Alpha 5 YRS	Sharpe 5 YRS	DDA Rank	Gross Expense Ratio	Net Expense Ratio
Prudential IncomeFlex® Select℠ Lifetime Income & Equity Fund[4,16,17,25]	9.01%	1.30%	5.38%	4.61%	4.12%	5.42%	--	11/28/2006	5.76%	-1.97%	0.53%	--	1.63%	1.63%
Lifetime Income & Equity Primary Benchmark	8.82%	2.82%	7.86%	6.56%	5.85%	6.68%	--	--	5.35%	0.00%	0.88%	--	--	--
Target-Date Retirement Category Median	8.40%	0.44%	4.38%	4.53%	4.15%	5.09%	--	--	5.42%	-1.70%	0.55%	--	--	--
Allocation - 50% to 70% Equity														
Keep in mind that 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.														
Prudential IncomeFlex® Select℠ Lifetime Balanced Fund[4,20,21,25]	14.00%	-2.72%	2.96%	4.58%	4.50%	7.10%	--	11/28/2006	10.05%	-2.84%	0.37%	--	2.27%	2.27%
Prudential IncomeFlex® Select℠ Lifetime Balanced Fund[4,20,21,25]	14.14%	-2.48%	3.48%	5.10%	5.02%	7.64%	--	11/28/2006	10.05%	-2.34%	0.42%	--	1.77%	1.77%
Lifetime Balanced Primary Benchmark	14.26%	-0.23%	6.89%	7.59%	7.22%	9.29%	--	--	9.54%	0.00%	0.66%	--	--	--
Prudential IncomeFlex® Select℠ Lifetime Conservative Growth Fund[4,18,19,25]	12.37%	-1.13%	3.99%	4.60%	4.34%	6.49%	--	11/28/2006	8.54%	-2.62%	0.41%	--	2.21%	2.21%
Prudential IncomeFlex® Select℠ Lifetime Conservative Growth Fund[4,18,19,25]	12.50%	-0.88%	4.51%	5.12%	4.86%	7.02%	--	11/28/2006	8.54%	-2.12%	0.46%	--	1.71%	1.71%
Lifetime Conservative Growth Primary Benchmark	12.47%	0.93%	7.40%	7.32%	6.83%	8.47%	--	--	8.10%	0.00%	0.72%	--	--	--
Allocation--50% to 70% Equity Category Median	13.56%	-2.49%	3.24%	5.27%	5.41%	7.99%	--	--	9.83%	-2.20%	0.48%	--	--	--
Allocation - Balanced Value														
Keep in mind that 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. Fixed income investments are subject to interest rate risk and their value will decline as interest rates rise. It is possible to lose money by investing in securities.														
Oakmark Equity and Income Fund Class Advisor[1,6,22,24]	14.63%	-10.56%	-5.15%	1.98%	3.35%	7.03%	3.76%	11/30/2016	12.55%	-2.48%	0.24%	--	0.78%	0.68%
60% Russell 1000 Value / 40% Bloomberg Barclays Aggregate	10.06%	-6.52%	-0.55%	3.93%	5.01%	8.11%	--	--	9.26%	0.00%	0.45%	--	--	--
Allocation--50% to 70% Equity Category Median	13.56%	-2.49%	3.24%	5.27%	5.41%	7.99%	--	--	9.83%	0.40%	0.48%	--	--	--
Large Cap - Value														
T. Rowe Price US Large Cap Value Equity Fund (IS Platform)[3,4,10,25]	15.03%	-17.90%	-10.37%	1.04%	4.55%	--	4.35%	06/30/2014	16.06%	-0.09%	0.29%	--	0.56%	0.56%

	Average Annual Total Returns as of 06/30/2020													
Fund	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception	Inception Date	Risk 5 YRS	Alpha 5 YRS	Sharpe 5 YRS	DDA Rank	Gross Expense Ratio	Net Expense Ratio
Russell 1000 Value Index	14.29%	-16.26%	-8.84%	1.82%	4.64%	--	--	--	15.65%	0.00%	0.30%	--	--	--
Large Value Category Median	15.19%	-15.40%	-8.12%	1.86%	4.24%	--	--	--	15.75%	-0.27%	0.27%	--	--	--
Large Cap - Blend														
American Funds Fundamental Investors® Class R-5E[1,6,24]	19.26%	-5.63%	4.72%	8.22%	9.54%	12.69%	9.81%	11/20/2015	14.70%	-0.49%	0.62%	--	0.42%	0.42%
Russell 1000 Index	21.82%	-2.81%	7.48%	10.64%	10.47%	13.97%	--	--	15.11%	0.00%	0.66%	--	--	--
Vanguard 500 Index Fund Admiral Shares[6,24]	20.54%	-3.10%	7.47%	10.69%	10.69%	13.95%	--	11/13/2000	14.76%	-0.04%	0.69%	--	0.04%	0.04%
S&P 500 Index	20.54%	-3.08%	7.51%	10.73%	10.73%	13.99%	--	--	14.76%	0.00%	0.69%	--	--	--
Large Blend Category Median	20.35%	-4.34%	4.84%	8.57%	8.81%	12.54%	--	--	14.94%	-1.60%	0.57%	--	--	--
Large Cap - Growth														
Fidelity Advisor® New Insights Fund Class I[6,24]	24.41%	2.22%	8.70%	12.63%	11.32%	13.83%	--	07/31/2003	15.47%	-3.75%	0.70%	--	0.84%	0.84%
Russell 1000 Growth Index	27.84%	9.81%	23.28%	18.99%	15.89%	17.23%	--	--	15.49%	0.00%	0.96%	--	--	--
Large Growth Category Median	26.93%	8.79%	18.73%	16.32%	13.26%	15.45%	--	--	15.90%	-2.28%	0.79%	--	--	--
Mid Cap - Value														
Small and mid-sized companies may present greater opportunities for capital appreciation, but may also involve greater risks than larger companies. As a result, the value of stocks issued by these companies may fluctuate more than stocks of larger issuers.														
Vanguard Selected Value Fund Investor Shares[6,24]	25.22%	-21.93%	-14.47%	-3.54%	1.17%	8.85%	--	02/15/1996	20.94%	-1.99%	0.11%	--	0.33%	0.33%
Russell MidCap Value Index	19.95%	-18.09%	-11.81%	-0.54%	3.32%	10.29%	--	--	17.98%	0.00%	0.21%	--	--	--
Mid-Cap Value Category Median	19.49%	-19.53%	-12.69%	-1.37%	2.20%	8.97%	--	--	18.54%	-1.00%	0.15%	--	--	--
Mid Cap - Blend														
Small and mid-sized companies may present greater opportunities for capital appreciation, but may also involve greater risks than larger companies. As a result, the value of stocks issued by these companies may fluctuate more than stocks of larger issuers.														
Vanguard Mid-Cap Index Fund Admiral Shares[6,24]	24.96%	-7.18%	-0.20%	6.45%	6.99%	12.47%	--	11/12/2001	17.13%	-0.02%	0.42%	--	0.05%	0.05%
CRSP US Mid Cap Index	24.97%	-7.20%	-0.20%	6.47%	7.01%	--	--	--	17.14%	0.00%	0.42%	--	--	--
Mid-Cap Blend Category Median	22.46%	-12.49%	-6.28%	2.17%	3.90%	9.99%	--	--	18.34%	-2.89%	0.24%	--	--	--

Fund	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception	Inception Date	Risk 5 YRS	Alpha 5 YRS	Sharpe 5 YRS	DDA Rank	Gross Expense Ratio	Net Expense Ratio
			Average Annual Total Returns as of 06/30/2020											
Mid Cap - Growth														
Small and mid-sized companies may present greater opportunities for capital appreciation, but may also involve greater risks than larger companies. As a result, the value of stocks issued by these companies may fluctuate more than stocks of larger issuers.														
Eaton Vance Atlanta Capital SMID-Cap Fund Class R6[1,6,24] (Closed)	22.27%	-11.09%	-5.32%	8.55%	9.64%	14.40%	10.25%	07/01/2014	17.18%	-1.09%	0.56%	--	0.82%	0.82%
Mid Cap Growth / Westfield Capital Fund[3,4,8,25]	27.92%	0.24%	12.49%	15.30%	12.17%	15.14%	--	06/28/2007	18.13%	0.44%	0.66%	1	0.75%	0.75%
Russell MidCap Growth Index	30.26%	4.16%	11.91%	14.76%	11.60%	15.09%	--	--	17.34%	0.00%	0.66%	--	--	--
Mid-Cap Growth Category Median	30.25%	4.50%	11.36%	13.72%	10.46%	14.03%	--	--	18.01%	-0.77%	0.59%	--	--	--
Small Cap - Value														
Small and mid-sized companies may present greater opportunities for capital appreciation, but may also involve greater risks than larger companies. As a result, the value of stocks issued by these companies may fluctuate more than stocks of larger issuers.														
PGIM QMA Small-Cap Value Fund-Class R6[1,6,24]	29.53%	-31.89%	-25.89%	-10.67%	-2.83%	5.92%	-1.23%	09/25/2014	26.48%	-3.14%	-0.01%	--	0.63%	0.63%
Russell 2000 Value Index	18.91%	-23.50%	-17.48%	-4.35%	1.26%	7.82%	--	--	20.74%	0.00%	0.11%	--	--	--
Small Value Category Median	21.09%	-23.30%	-17.99%	-5.24%	-0.28%	7.35%	--	--	21.33%	-1.43%	0.04%	--	--	--
Small Cap - Blend														
Small and mid-sized companies may present greater opportunities for capital appreciation, but may also involve greater risks than larger companies. As a result, the value of stocks issued by these companies may fluctuate more than stocks of larger issuers.														
Vanguard Small-Cap Index Fund Admiral Shares[6,24]	26.66%	-11.42%	-5.60%	3.99%	5.40%	11.59%	--	11/13/2000	19.45%	0.02%	0.31%	--	0.05%	0.05%
Vanguard Spliced Small Cap Index	26.66%	-11.44%	-5.65%	3.98%	5.38%	11.57%	--	--	19.46%	0.00%	0.31%	--	--	--
Small Blend Category Median	23.51%	-16.95%	-11.32%	-0.42%	2.58%	9.39%	--	--	20.23%	-2.59%	0.17%	--	--	--
Small Cap - Growth														
Small and mid-sized companies may present greater opportunities for capital appreciation, but may also involve greater risks than larger companies. As a result, the value of stocks issued by these companies may fluctuate more than stocks of larger issuers.														
BlackRock Advantage Small Cap Growth Fund Institutional Shares[6,23,24]	30.99%	-3.37%	6.17%	9.97%	7.36%	12.54%	--	09/14/1993	20.60%	0.53%	0.39%	--	0.73%	0.50%
Russell 2000 Growth Index	30.58%	-3.06%	3.48%	7.86%	6.86%	12.92%	--	--	20.55%	0.00%	0.37%	--	--	--
Small Growth Category Median	32.16%	0.21%	4.98%	9.69%	8.75%	13.47%	--	--	20.38%	2.01%	0.46%	--	--	--

Fund	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception	Inception Date	Risk 5 YRS	Alpha 5 YRS	Sharpe 5 YRS	DDA Rank	Gross Expense Ratio	Net Expense Ratio
			Average Annual Total Returns as of 06/30/2020											
Global - Blend														
Investing in foreign securities presents certain unique risks not associated with domestic investments, such as currency fluctuation and political and economic changes. This may result in greater share price volatility.														
American Funds Capital World Growth and Income Fund® Class R-5E[1,6,24]	18.32%	-5.77%	2.40%	5.51%	6.13%	9.30%	7.15%	11/20/2015	13.69%	-0.40%	0.42%	--	0.56%	0.56%
MSCI World Index (net)	19.36%	-5.77%	2.84%	6.70%	6.90%	9.95%	--	--	14.44%	0.00%	0.46%	--	--	--
World Stock Category Median	19.07%	-5.89%	1.88%	5.01%	5.74%	9.20%	--	--	14.75%	-0.76%	0.39%	--	--	--
International - Large Blend														
Investing in foreign securities presents certain unique risks not associated with domestic investments, such as currency fluctuation and political and economic changes. This may result in greater share price volatility.														
Vanguard Developed Markets Index Fund Admiral Shares[6,24]	17.41%	-10.76%	-4.26%	0.88%	2.46%	6.09%	--	08/17/1999	14.72%	0.42%	0.16%	--	0.07%	0.07%
MSCI EAFE (net)	14.88%	-11.34%	-5.13%	0.81%	2.05%	5.73%	--	--	14.42%	0.00%	0.13%	--	--	--
Foreign Large Blend Category Median	17.00%	-10.73%	-4.34%	0.54%	1.72%	5.47%	--	--	14.71%	-0.25%	0.11%	--	--	--
International - Large Growth														
Investing in foreign securities presents certain unique risks not associated with domestic investments, such as currency fluctuation and political and economic changes. This may result in greater share price volatility.														
American Funds EuroPacific Growth Fund® Class R-5E[1,6,24]	22.70%	-4.86%	3.00%	4.61%	4.73%	7.21%	6.19%	11/20/2015	15.13%	-0.78%	0.31%	--	0.61%	0.61%
MSCI EAFE Growth (net)	16.95%	-3.53%	4.15%	5.91%	5.52%	7.78%	--	--	13.70%	0.00%	0.38%	--	--	--
Foreign Large Growth Category Median	20.64%	-3.03%	5.18%	5.72%	4.97%	7.47%	--	--	14.87%	-0.44%	0.33%	--	--	--

1. **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.**

Investment Options Review

Prudential Retirement constructs Asset Class Categories using MPI Stylus, a product of Markov Processes International LLC, and data provided by Morningstar™, Inc. Prudential Retirement, Morningstar and Markov Processes International are not affiliated entities.

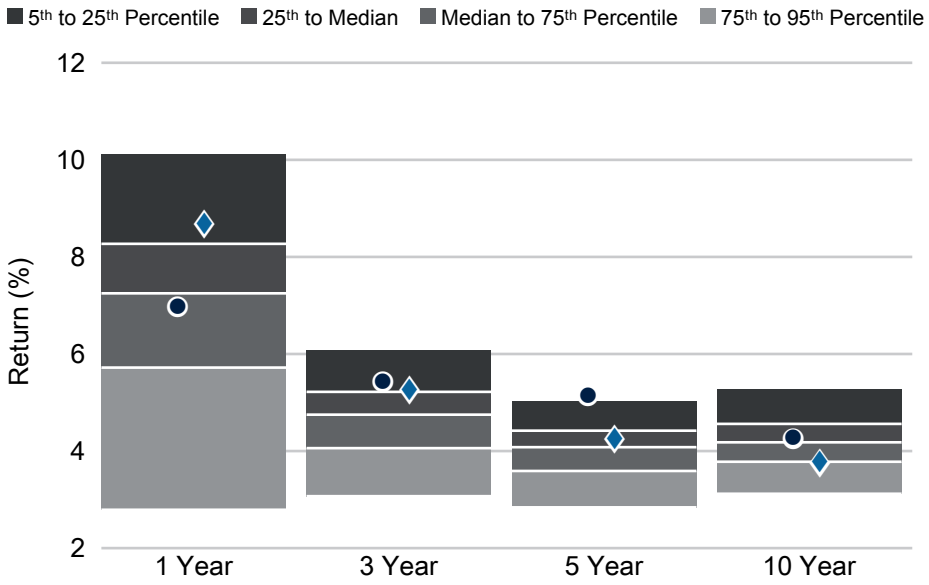
Within MPI Stylus, Asset Class Categories are constructed based on the category provided in the Morningstar open-end universe. Total Return Performance of each of the funds on our platform is then compared against the appropriate Asset Class Category to generate the percentile ranking within each time period. All total return performance is net of all management and investment expenses only. Unless specifically requested by a plan sponsor, contract charges are not included. If included, contract charges would lower the performance and therefore change the fund's percentile rankings. Fund percentile rankings may differ from those provided directly by Morningstar™, Inc. Funds are ranked by total return performance against the Asset Class Category that is identified at the bottom of each section with the words Category Median following the Asset Class Category name. For more information on how many funds are in each Asset Class Category please refer to the Number of Funds In Category section below.

Fixed Income - Core Plus Bond

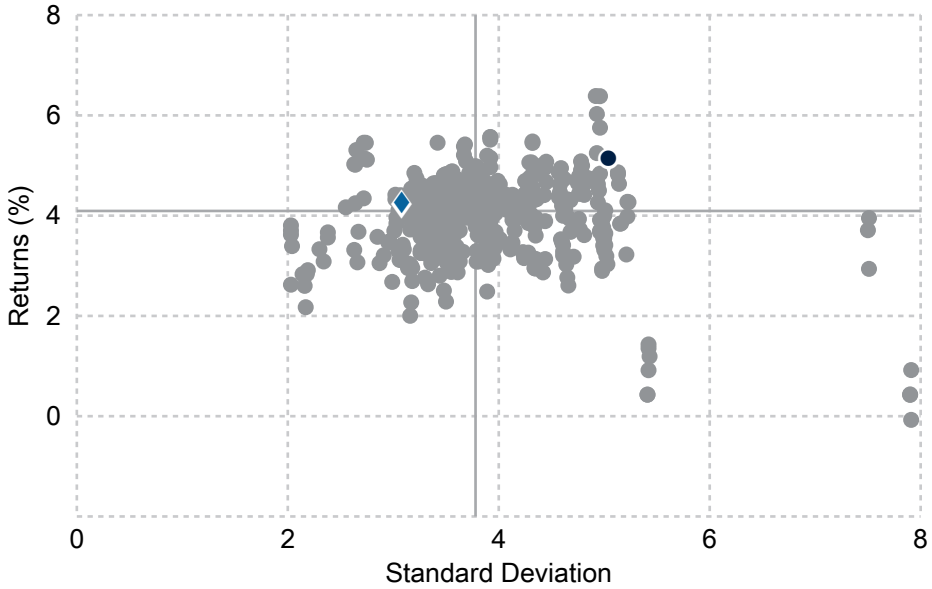
Fund	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception	Inception Date	Risk 5 YRS	Alpha 5 YRS	Sharpe 5 YRS	DDA Rank	Gross Expense Ratio	Net Expense Ratio
	Average Annual Total Returns as of 06/30/2020													
● Core Plus Bond / PGIM Fund	7.69%	3.91%	7.04%	5.48%	5.19%	4.32%	--	07/19/2002	5.04%	0.16%	0.80%	4	0.40%	0.40%
Return Rank	11	64	54	13	4	40	--	--	96	28	44	--	--	--
♦ *Bloomberg Barclays US Aggregate Bond Index*	*2.90%*	*6.14%*	*8.74%*	*5.32%*	*4.30%*	*3.82%*	--	--	*3.08%*	*0.00%*	*1.01%*	--	--	--
Intermediate Core Plus Bond Category Median	*5.84%*	*4.68%*	*7.25%*	*4.75%*	*4.08%*	*4.18%*	--	--	*3.78%*	*-0.14%*	*0.77%*	--	--	--
No. Of Funds In Category	606	606	601	570	524	469	--	--	--	--	--	--	--	--

Return rank within category is the percentile ranking of an investment option's returns relative to the other investment options in its category. The highest ranking a fund can receive is 1.

Category Returns: Trailing Period Returns as of 06/30/2020



Risk Return Analysis: Trailing 5 Years Ended 06/30/2020



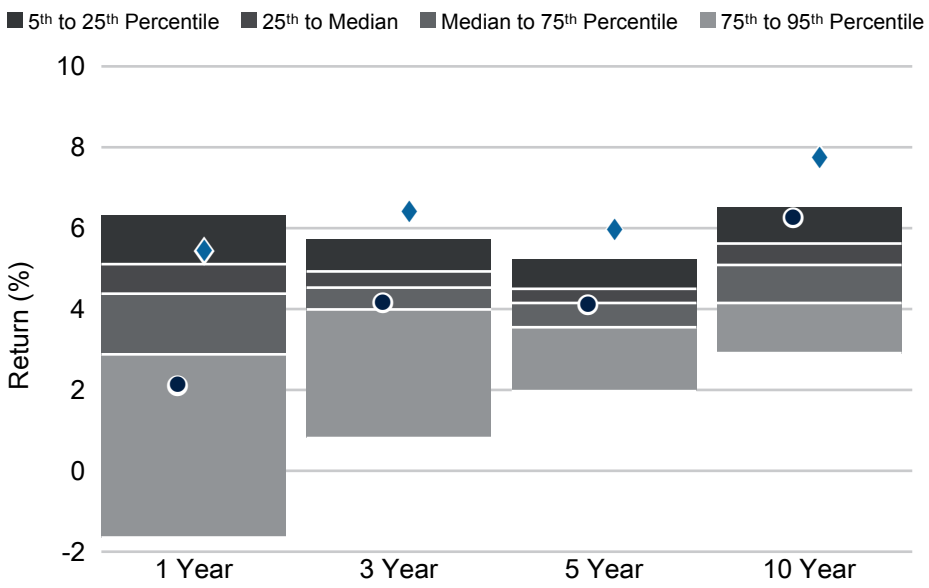
Source: Morningstar™ Intermediate Core Bond Category for creating asset class universe.

Allocation - Target-Date Retirement Income (With Income Guarantee)

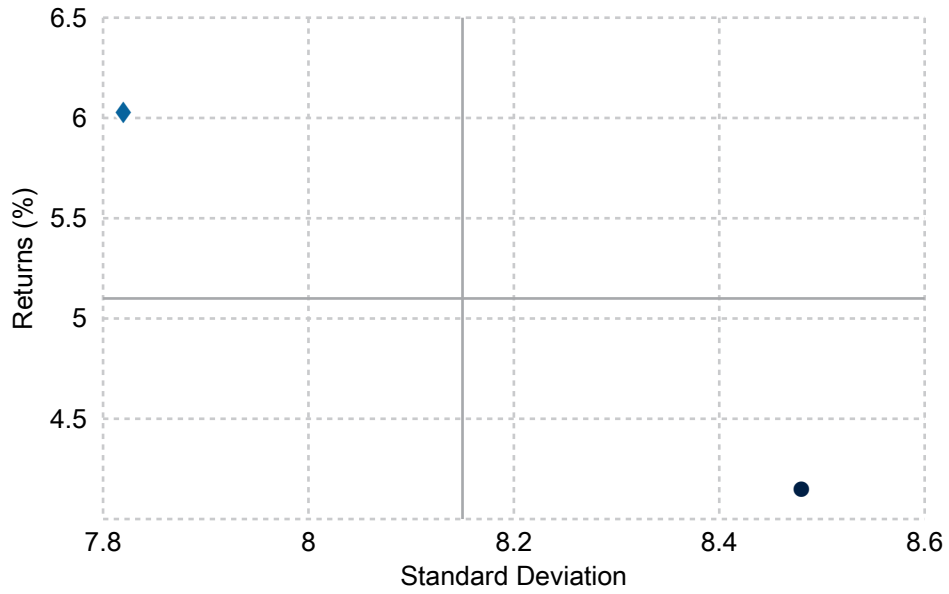
Fund	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception	Inception Date	Risk 5 YRS	Alpha 5 YRS	Sharpe 5 YRS	DDA Rank	Gross Expense Ratio	Net Expense Ratio
	Average Annual Total Returns as of 06/30/2020													
● Prudential Day One® IncomeFlex® Target Balanced Fund	12.08%	-3.00%	2.18%	4.22%	4.16%	6.32%	--	06/30/2009	8.48%	-2.12%	0.39%	--	1.59%	1.59%
Return Rank	1	92	84	65	50	9	--	--	96	94	79	--	--	--
♦ *Pru Day One IncomeFlex Target Balanced Benchmark*	*11.40%*	*-0.58%*	*5.51%*	*6.46%*	*6.02%*	*7.81%*	--	--	*7.82%*	*0.00%*	*0.64%*	--	--	--
Target-Date Retirement Category Median	*8.40%*	*0.44%*	*4.38%*	*4.53%*	*4.15%*	*5.09%*	--	--	*5.42%*	*-0.35%*	*0.55%*	--	--	--
No. Of Funds In Category	186	186	185	170	158	129	--	--	--	--	--	--	--	--

Return rank within category is the percentile ranking of an investment option's returns relative to the other investment options in its category. The highest ranking a fund can receive is 1.

Category Returns: Trailing Period Returns as of 06/30/2020



Risk Return Analysis: Trailing 5 Years Ended 06/30/2020



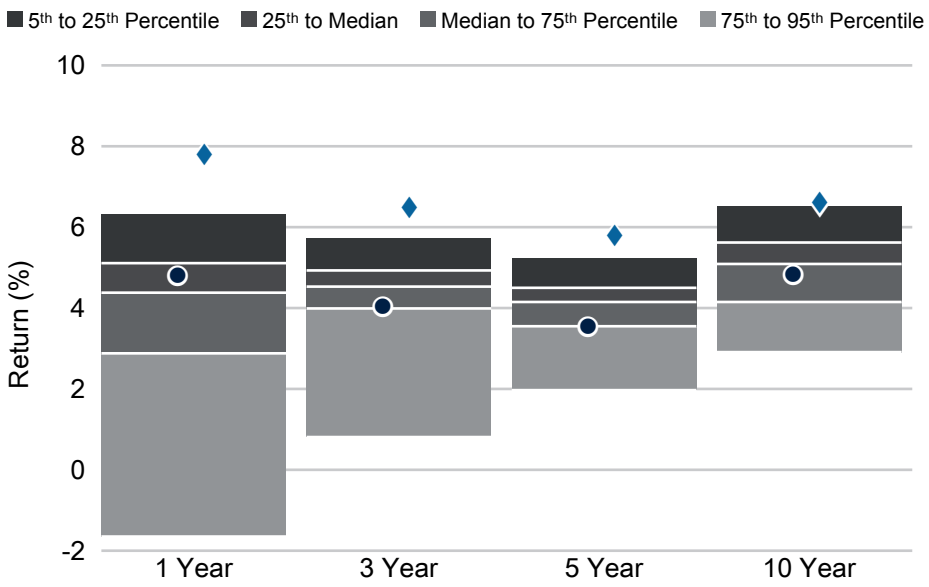
Source: Morningstar™ Target-Date Retirement Category for creating asset class universe.

Allocation - Target-Date Retirement Income (With Income Guarantee)

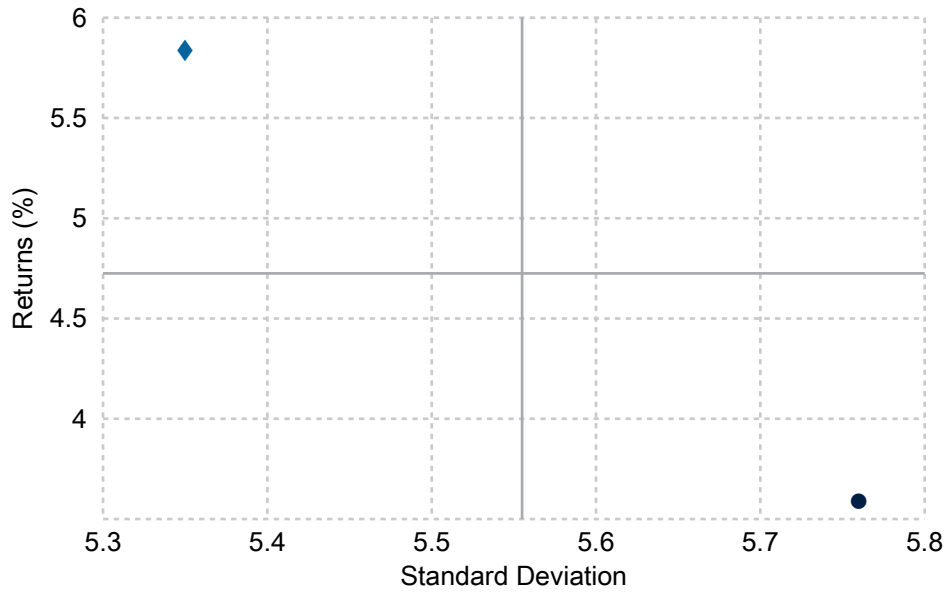
Fund	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception	Inception Date	Risk 5 YRS	Alpha 5 YRS	Sharpe 5 YRS	DDA Rank	Gross Expense Ratio	Net Expense Ratio
	Average Annual Total Returns as of 06/30/2020													
● Prudential IncomeFlex® Select℠ Lifetime Income & Equity Fund	8.87%	1.04%	4.86%	4.09%	3.60%	4.90%	--	11/28/2006	5.76%	-2.47%	0.44%	--	2.13%	2.13%
Return Rank	42	36	37	73	74	56	--	--	60	76	76	--	--	--
♦ *Lifetime Income & Equity Primary Benchmark*	*8.82%*	*2.82%*	*7.86%*	*6.56%*	*5.85%*	*6.68%*	--	--	*5.35%*	*0.00%*	*0.88%*	--	--	--
Target-Date Retirement Category Median	*8.40%*	*0.44%*	*4.38%*	*4.53%*	*4.15%*	*5.09%*	--	--	*5.42%*	*-1.70%*	*0.55%*	--	--	--
No. Of Funds In Category	186	186	185	170	158	129	--	--	--	--	--	--	--	--

Return rank within category is the percentile ranking of an investment option's returns relative to the other investment options in its category. The highest ranking a fund can receive is 1.

Category Returns: Trailing Period Returns as of 06/30/2020



Risk Return Analysis: Trailing 5 Years Ended 06/30/2020



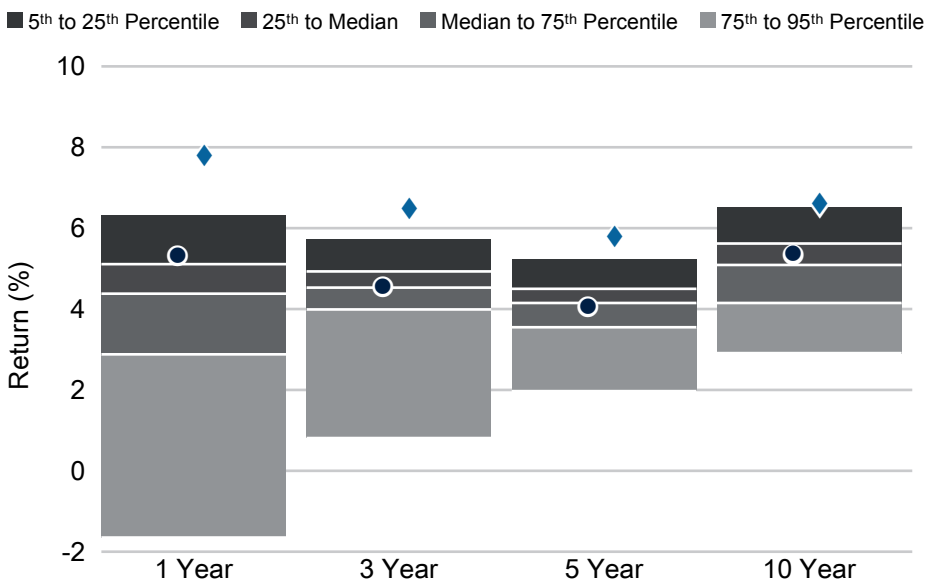
Source: Morningstar™ Target-Date Retirement Category for creating asset class universe.

Allocation - Target-Date Retirement Income (With Income Guarantee)

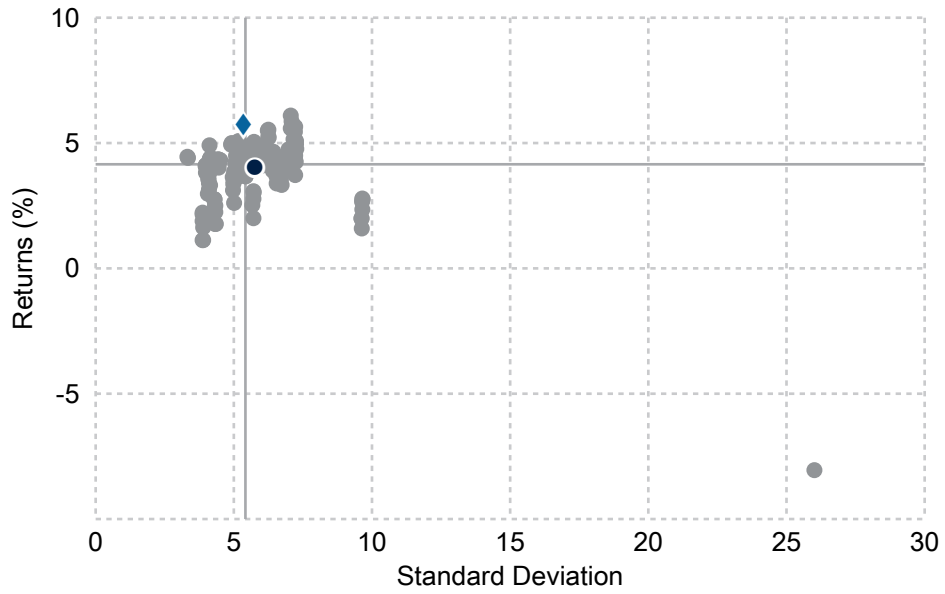
Fund	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception	Inception Date	Risk 5 YRS	Alpha 5 YRS	Sharpe 5 YRS	DDA Rank	Gross Expense Ratio	Net Expense Ratio
	Average Annual Total Returns as of 06/30/2020													
● Prudential IncomeFlex® Select℠ Lifetime Income & Equity Fund	9.01%	1.30%	5.38%	4.61%	4.12%	5.42%	--	11/28/2006	5.76%	-1.97%	0.53%	--	1.63%	1.63%
Return Rank	38	33	20	43	54	33	--	--	60	59	55	--	--	--
♦ *Lifetime Income & Equity Primary Benchmark*	*8.82%*	*2.82%*	*7.86%*	*6.56%*	*5.85%*	*6.68%*	--	--	*5.35%*	*0.00%*	*0.88%*	--	--	--
Target-Date Retirement Category Median	*8.40%*	*0.44%*	*4.38%*	*4.53%*	*4.15%*	*5.09%*	--	--	*5.42%*	*-1.70%*	*0.55%*	--	--	--
No. Of Funds In Category	186	186	185	170	158	129	--	--	--	--	--	--	--	--

Return rank within category is the percentile ranking of an investment option's returns relative to the other investment options in its category. The highest ranking a fund can receive is 1.

Category Returns: Trailing Period Returns as of 06/30/2020



Risk Return Analysis: Trailing 5 Years Ended 06/30/2020



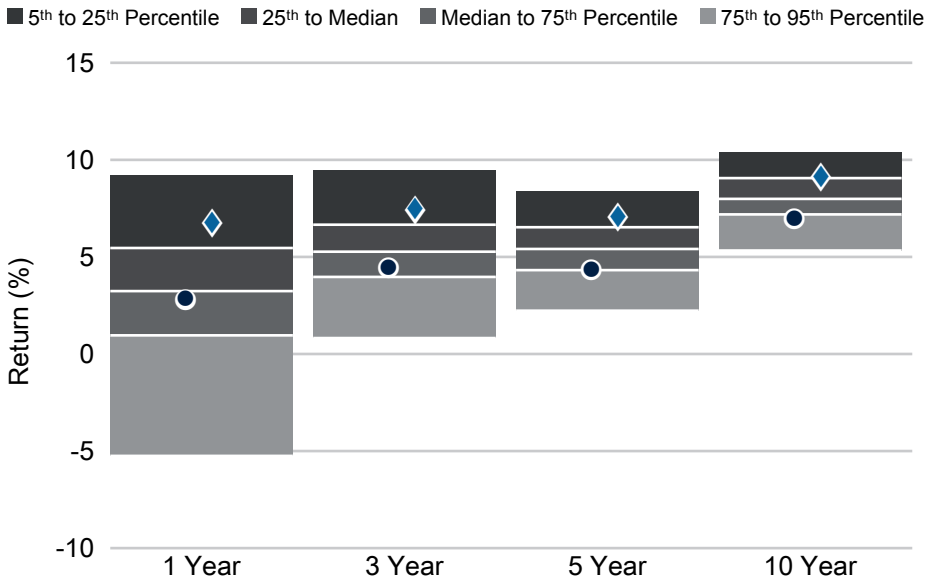
Source: Morningstar™ Target-Date Retirement Category for creating asset class universe.

Allocation - 50% to 70% Equity

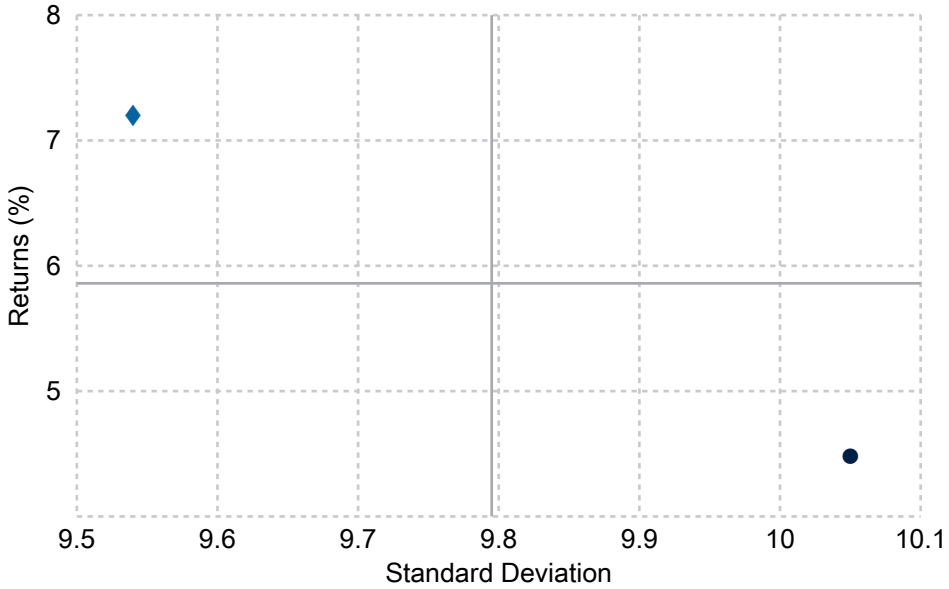
Fund	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception	Inception Date	Risk 5 YRS	Alpha 5 YRS	Sharpe 5 YRS	DDA Rank	Gross Expense Ratio	Net Expense Ratio
	Average Annual Total Returns as of 06/30/2020													
● Prudential IncomeFlex® Select℠ Lifetime Balanced Fund	14.00%	-2.72%	2.96%	4.58%	4.50%	7.10%	--	11/28/2006	10.05%	-2.84%	0.37%	--	2.27%	2.27%
Return Rank	43	53	54	63	73	78	--	--	57	73	72	--	--	--
♦ *Lifetime Balanced Primary Benchmark*	*14.26%*	*-0.23%*	*6.89%*	*7.59%*	*7.22%*	*9.29%*	--	--	*9.54%*	*0.00%*	*0.66%*	--	--	--
Allocation--50% to 70% Equity Category Median	*13.56%*	*-2.49%*	*3.24%*	*5.27%*	*5.41%*	*7.99%*	--	--	*9.83%*	*-1.70%*	*0.48%*	--	--	--
No. Of Funds In Category	689	689	679	660	623	516	--	--	--	--	--	--	--	--

Return rank within category is the percentile ranking of an investment option's returns relative to the other investment options in its category. The highest ranking a fund can receive is 1.

Category Returns: Trailing Period Returns as of 06/30/2020



Risk Return Analysis: Trailing 5 Years Ended 06/30/2020



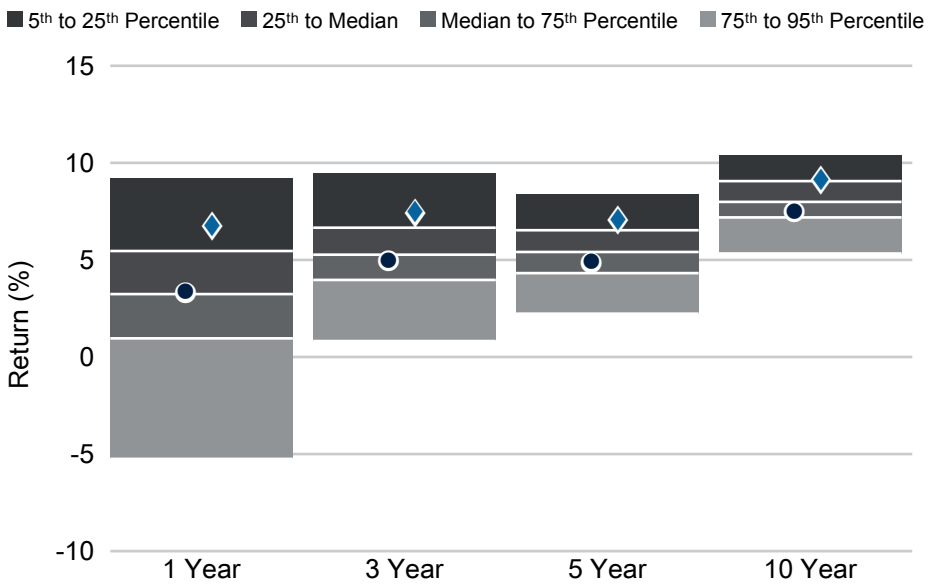
Source: Morningstar™ Allocation--50% to 70% Equity Category for creating asset class universe.

Allocation - 50% to 70% Equity

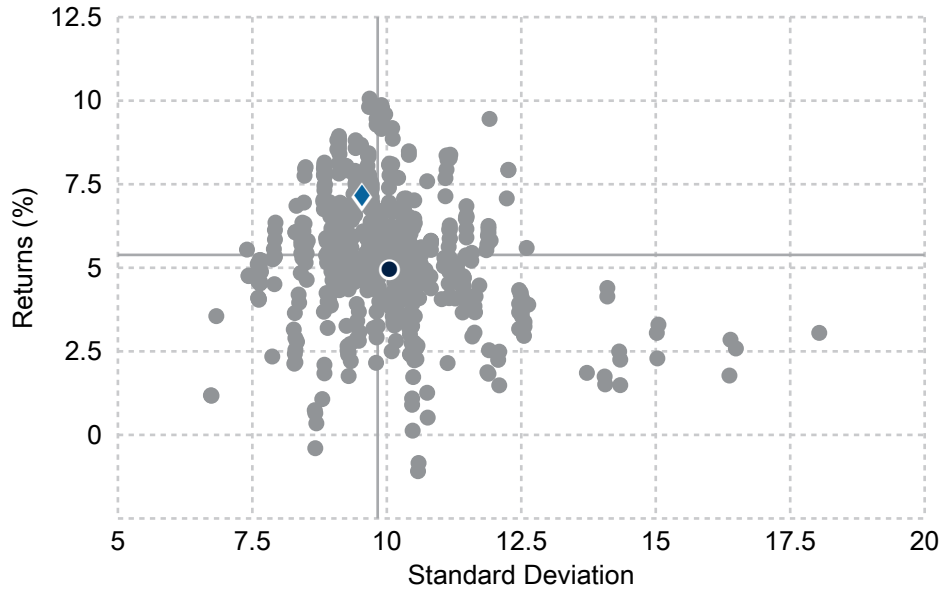
Fund	3 Month	YTD	Average Annual Total Returns as of 06/30/2020 1 Year	3 Year	5 Year	10 Year	Since Inception	Inception Date	Risk 5 YRS	Alpha 5 YRS	Sharpe 5 YRS	DDA Rank	Gross Expense Ratio	Net Expense Ratio
● Prudential IncomeFlex® Select℠ Lifetime Balanced Fund	14.14%	-2.48%	3.48%	5.10%	5.02%	7.64%	--	11/28/2006	10.05%	-2.34%	0.42%	--	1.77%	1.77%
Return Rank	41	50	48	53	61	61	--	--	57	65	62	--	--	--
♦ *Lifetime Balanced Primary Benchmark*	*14.26%*	*-0.23%*	*6.89%*	*7.59%*	*7.22%*	*9.29%*	--	--	*9.54%*	*0.00%*	*0.66%*	--	--	--
Allocation--50% to 70% Equity Category Median	*13.56%*	*-2.49%*	*3.24%*	*5.27%*	*5.41%*	*7.99%*	--	--	*9.83%*	*-1.70%*	*0.48%*	--	--	--
No. Of Funds In Category	689	689	679	660	623	516	--	--	--	--	--	--	--	--

Return rank within category is the percentile ranking of an investment option's returns relative to the other investment options in its category. The highest ranking a fund can receive is 1.

Category Returns: Trailing Period Returns as of 06/30/2020



Risk Return Analysis: Trailing 5 Years Ended 06/30/2020



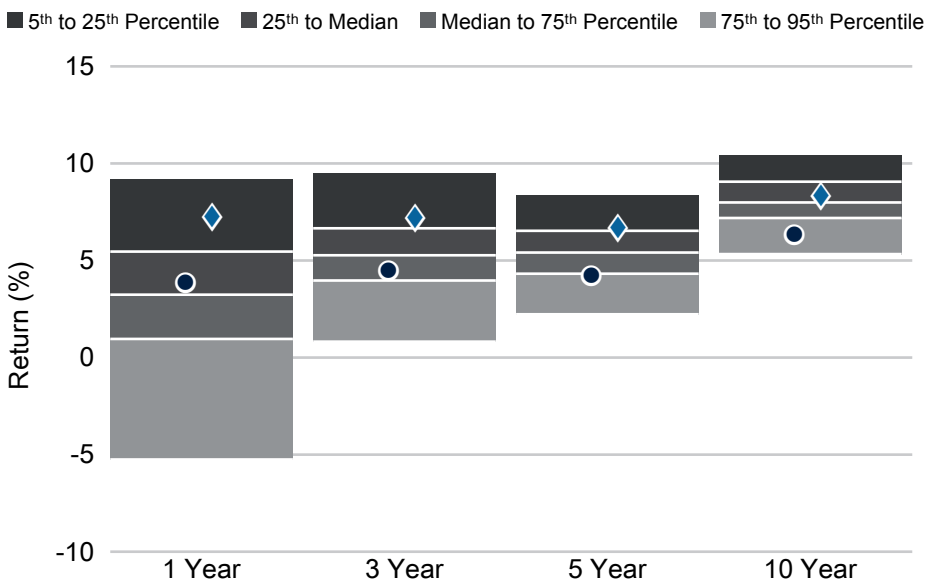
Source: Morningstar™ Allocation--50% to 70% Equity Category for creating asset class universe.

Allocation - 50% to 70% Equity

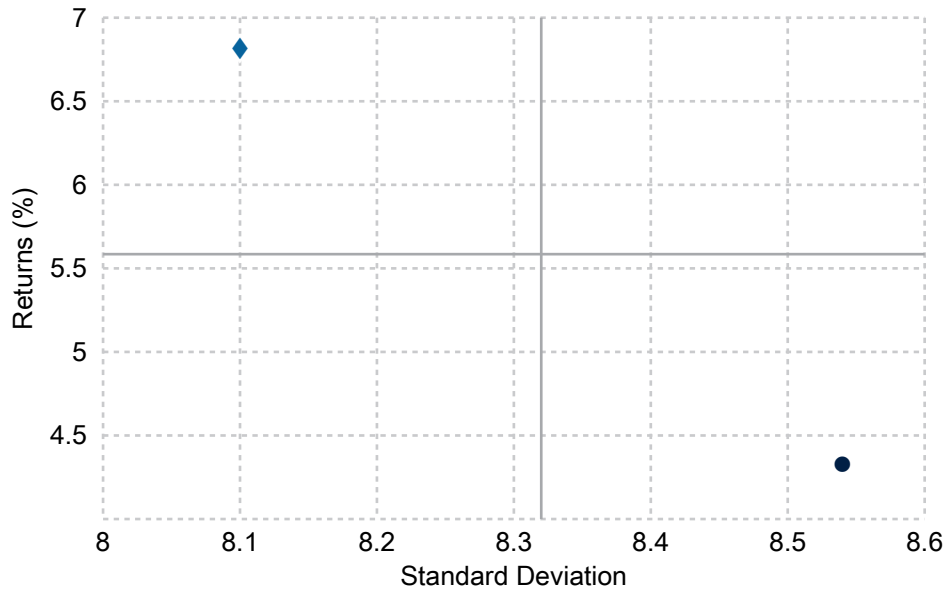
Fund	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception	Inception Date	Risk 5 YRS	Alpha 5 YRS	Sharpe 5 YRS	DDA Rank	Gross Expense Ratio	Net Expense Ratio
	Average Annual Total Returns as of 06/30/2020													
● Prudential IncomeFlex® Select℠ Lifetime Conservative Growth Fund	12.37%	-1.13%	3.99%	4.60%	4.34%	6.49%	--	11/28/2006	8.54%	-2.62%	0.41%	--	2.21%	2.21%
Return Rank	71	27	41	62	75	87	--	--	11	59	66	--	--	--
♦ *Lifetime Conservative Growth Primary Benchmark*	*12.47%*	*0.93%*	*7.40%*	*7.32%*	*6.83%*	*8.47%*	--	--	*8.10%*	*0.00%*	*0.72%*	--	--	--
Allocation--50% to 70% Equity Category Median	*13.56%*	*-2.49%*	*3.24%*	*5.27%*	*5.41%*	*7.99%*	--	--	*9.83%*	*-2.20%*	*0.48%*	--	--	--
No. Of Funds In Category	689	689	679	660	623	516	--	--	--	--	--	--	--	--

Return rank within category is the percentile ranking of an investment option's returns relative to the other investment options in its category. The highest ranking a fund can receive is 1.

Category Returns: Trailing Period Returns as of 06/30/2020



Risk Return Analysis: Trailing 5 Years Ended 06/30/2020



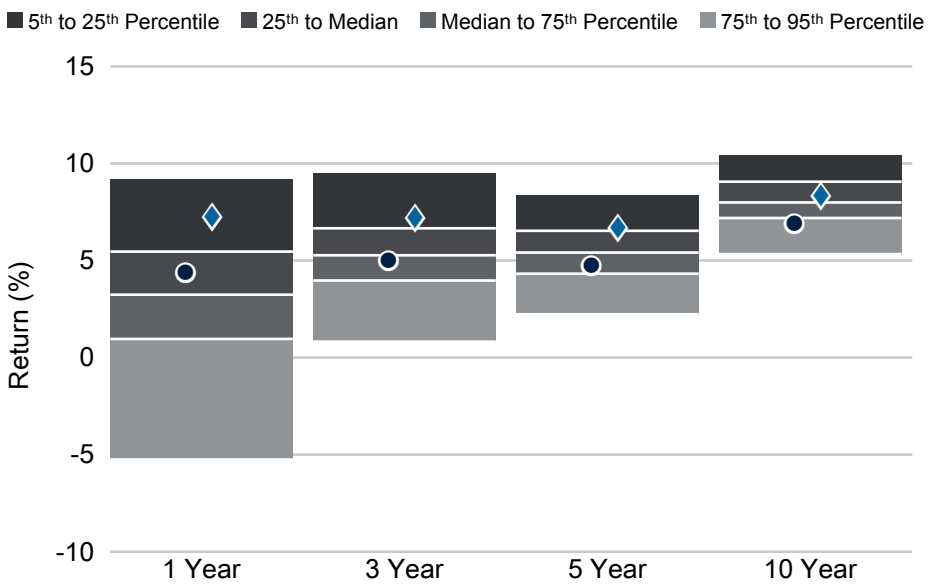
Source: Morningstar™ Allocation--50% to 70% Equity Category for creating asset class universe.

Allocation - 50% to 70% Equity

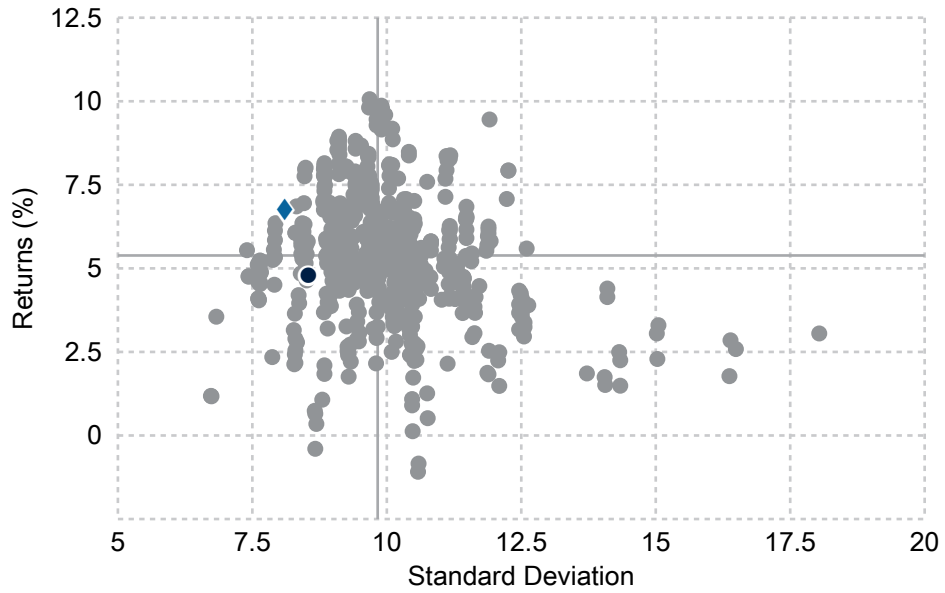
Fund	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception	Inception Date	Risk 5 YRS	Alpha 5 YRS	Sharpe 5 YRS	DDA Rank	Gross Expense Ratio	Net Expense Ratio
	Average Annual Total Returns as of 06/30/2020													
● Prudential IncomeFlex® Select℠ Lifetime Conservative Growth Fund	12.50%	-0.88%	4.51%	5.12%	4.86%	7.02%	--	11/28/2006	8.54%	-2.12%	0.46%	--	1.71%	1.71%
Return Rank	69	24	36	53	64	80	--	--	11	48	53	--	--	--
♦ *Lifetime Conservative Growth Primary Benchmark*	*12.47%*	*0.93%*	*7.40%*	*7.32%*	*6.83%*	*8.47%*	--	--	*8.10%*	*0.00%*	*0.72%*	--	--	--
Allocation--50% to 70% Equity Category Median	*13.56%*	*-2.49%*	*3.24%*	*5.27%*	*5.41%*	*7.99%*	--	--	*9.83%*	*-2.20%*	*0.48%*	--	--	--
No. Of Funds In Category	689	689	679	660	623	516	--	--	--	--	--	--	--	--

Return rank within category is the percentile ranking of an investment option's returns relative to the other investment options in its category. The highest ranking a fund can receive is 1.

Category Returns: Trailing Period Returns as of 06/30/2020



Risk Return Analysis: Trailing 5 Years Ended 06/30/2020



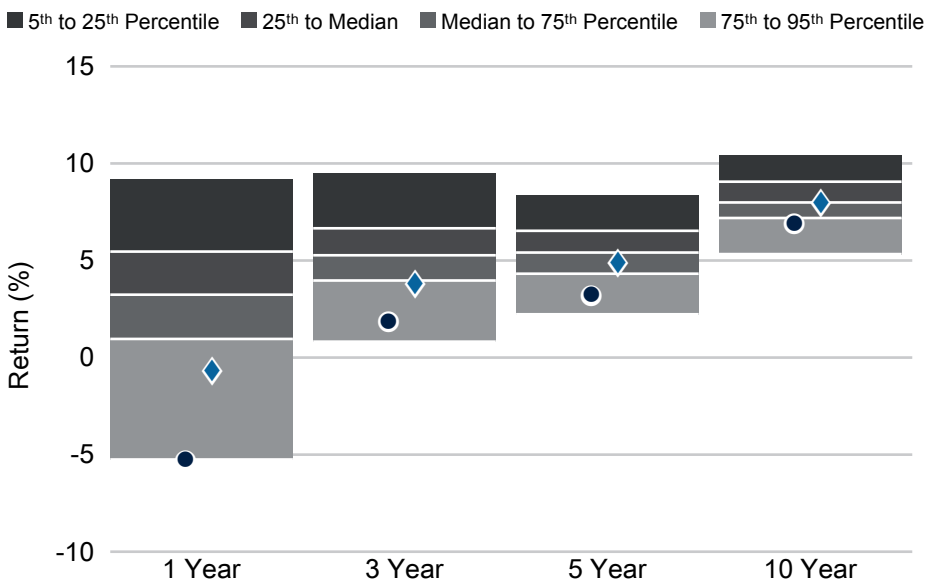
Source: Morningstar™ Allocation--50% to 70% Equity Category for creating asset class universe.

Allocation - Balanced Value

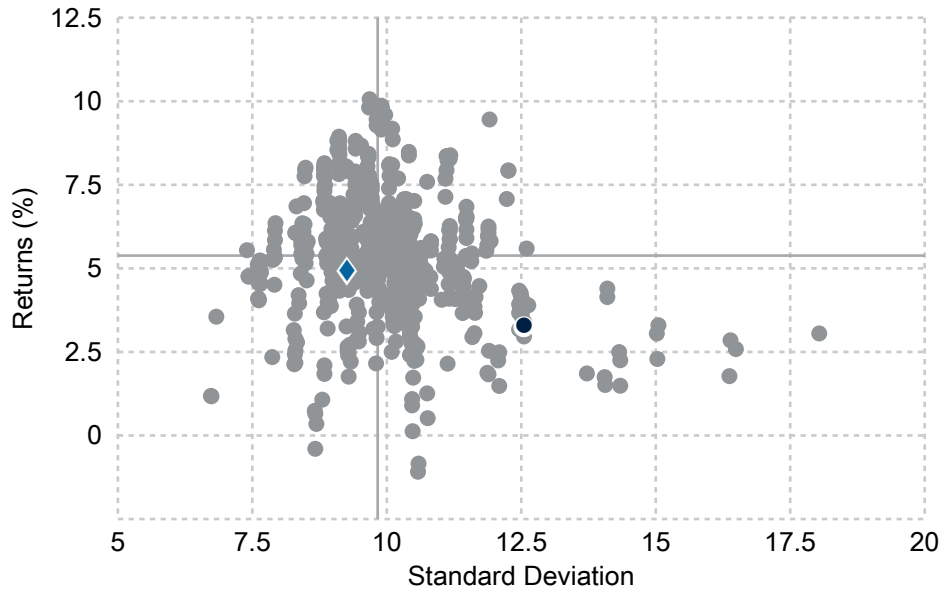
Fund	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception	Inception Date	Risk 5 YRS	Alpha 5 YRS	Sharpe 5 YRS	DDA Rank	Gross Expense Ratio	Net Expense Ratio
	Average Annual Total Returns as of 06/30/2020													
● Oakmark Equity and Income Fund Class Advisor	14.63%	-10.56%	-5.15%	1.98%	3.35%	7.03%	3.76%	11/30/2016	12.55%	-2.48%	0.24%	--	0.78%	0.68%
Return Rank	31	96	95	91	87	80	--	--	97	93	89	--	--	--
♦ *60% Russell 1000 Value / 40% Bloomberg Barclays Aggregate*	*10.06%*	*-6.52%*	*-0.55%*	*3.93%*	*5.01%*	*8.11%*	--	--	*9.26%*	*0.00%*	*0.45%*	--	--	--
Allocation--50% to 70% Equity Category Median	*13.56%*	*-2.49%*	*3.24%*	*5.27%*	*5.41%*	*7.99%*	--	--	*9.83%*	*0.40%*	*0.48%*	--	--	--
No. Of Funds In Category	689	689	679	660	623	516	--	--	--	--	--	--	--	--

Return rank within category is the percentile ranking of an investment option's returns relative to the other investment options in its category. The highest ranking a fund can receive is 1.

Category Returns: Trailing Period Returns as of 06/30/2020



Risk Return Analysis: Trailing 5 Years Ended 06/30/2020



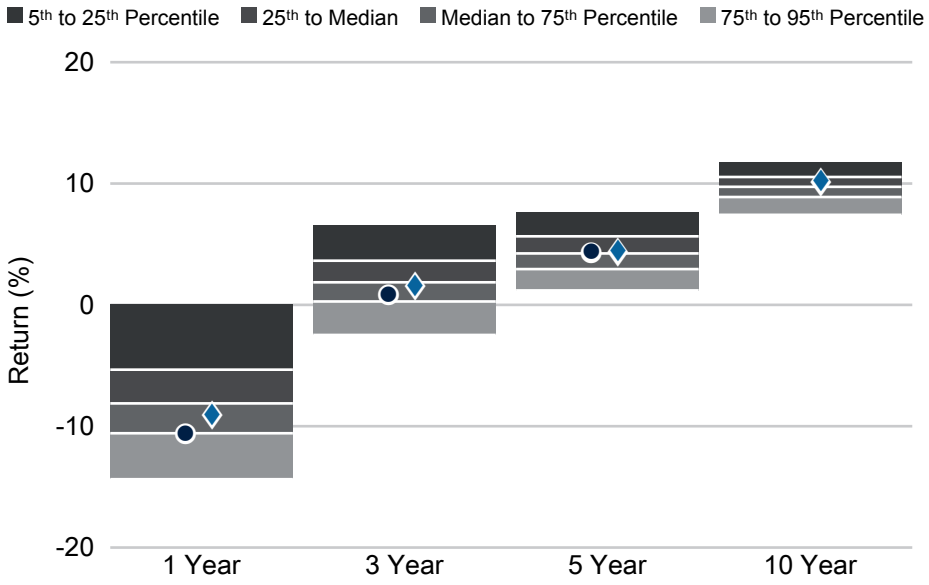
Source: Morningstar™ Allocation--50% to 70% Equity Category for creating asset class universe.

Large Cap - Value

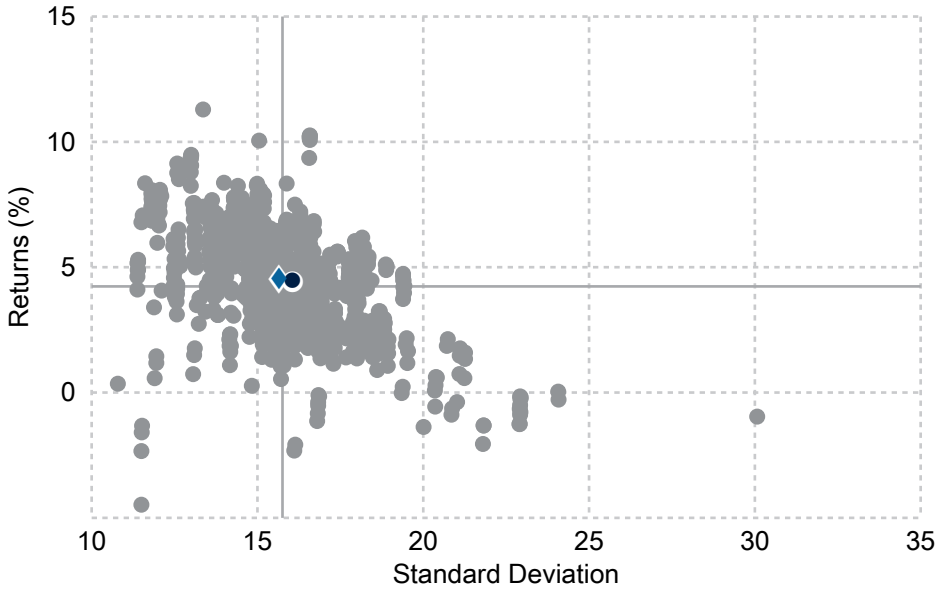
Fund	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception	Inception Date	Risk 5 YRS	Alpha 5 YRS	Sharpe 5 YRS	DDA Rank	Gross Expense Ratio	Net Expense Ratio
	Average Annual Total Returns as of 06/30/2020													
● T. Rowe Price US Large Cap Value Equity Fund (IS Platform)	15.03%	-17.90%	-10.37%	1.04%	4.55%	--	4.35%	06/30/2014	16.06%	-0.09%	0.29%	--	0.56%	0.56%
Return Rank	53	78	73	65	45	--	--	--	60	47	46	--	--	--
♦ *Russell 1000 Value Index*	*14.29%*	*-16.26%*	*-8.84%*	*1.82%*	*4.64%*	--	--	--	*15.65%*	*0.00%*	*0.30%*	--	--	--
Large Value Category Median	*15.19%*	*-15.40%*	*-8.12%*	*1.86%*	*4.24%*	--	--	--	*15.75%*	*-0.27%*	*0.27%*	--	--	--
No. Of Funds In Category	1135	1135	1120	1094	1042	--	--	--	--	--	--	--	--	--

Return rank within category is the percentile ranking of an investment option's returns relative to the other investment options in its category. The highest ranking a fund can receive is 1.

Category Returns: Trailing Period Returns as of 06/30/2020



Risk Return Analysis: Trailing 5 Years Ended 06/30/2020



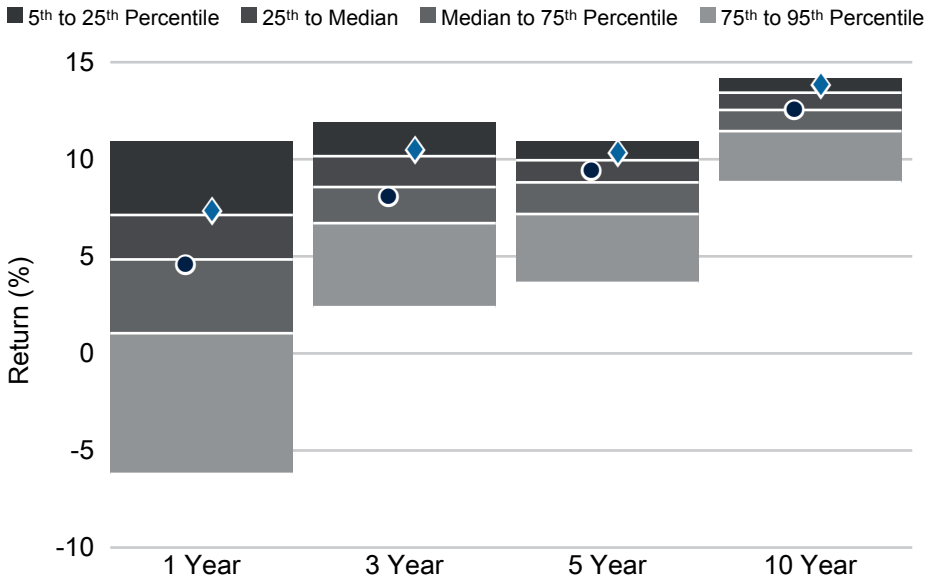
Source: Morningstar™ Large Value Category for creating asset class universe.

Large Cap - Blend

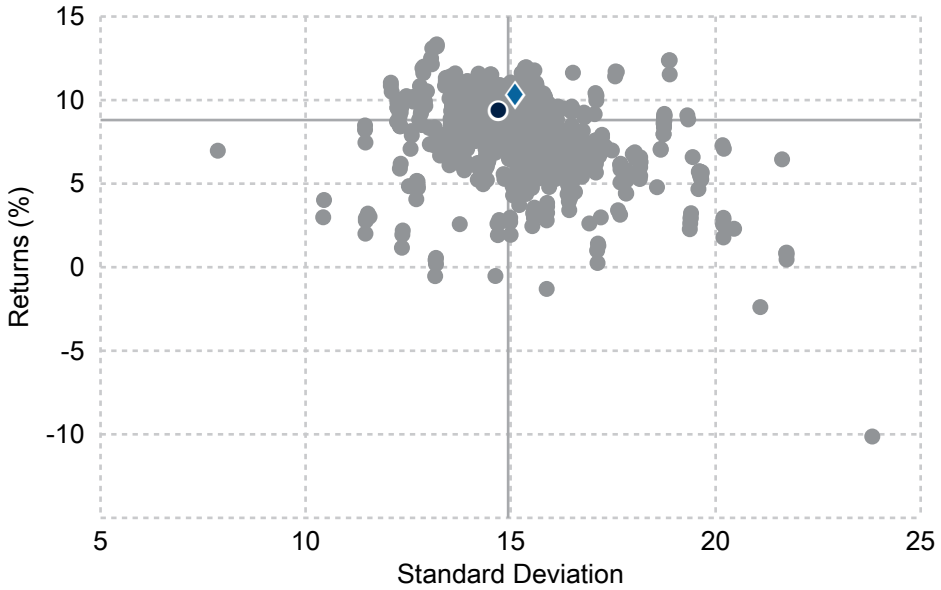
Fund	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception	Inception Date	Risk 5 YRS	Alpha 5 YRS	Sharpe 5 YRS	DDA Rank	Gross Expense Ratio	Net Expense Ratio
	Average Annual Total Returns as of 06/30/2020													
● American Funds Fundamental Investors® Class R-5E	19.26%	-5.63%	4.72%	8.22%	9.54%	12.69%	9.81%	11/20/2015	14.70%	-0.49%	0.62%	--	0.42%	0.42%
Return Rank	65	63	52	54	35	45	--	--	33	34	36	--	--	--
♦ *Russell 1000 Index*	*21.82%*	*-2.81%*	*7.48%*	*10.64%*	*10.47%*	*13.97%*	--	--	*15.11%*	*0.00%*	*0.66%*	--	--	--
Large Blend Category Median	*20.35%*	*-4.34%*	*4.84%*	*8.57%*	*8.81%*	*12.54%*	--	--	*14.94%*	*-1.20%*	*0.57%*	--	--	--
No. Of Funds In Category	1289	1280	1266	1213	1140	996	--	--	--	--	--	--	--	--

Return rank within category is the percentile ranking of an investment option's returns relative to the other investment options in its category. The highest ranking a fund can receive is 1.

Category Returns: Trailing Period Returns as of 06/30/2020



Risk Return Analysis: Trailing 5 Years Ended 06/30/2020



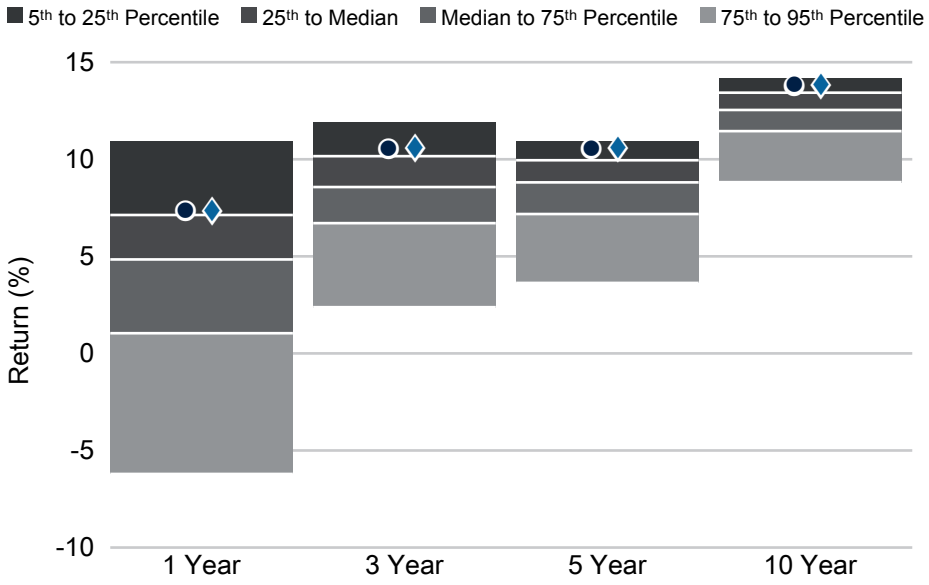
Source: Morningstar™ Large Blend Category for creating asset class universe.

Large Cap - Blend

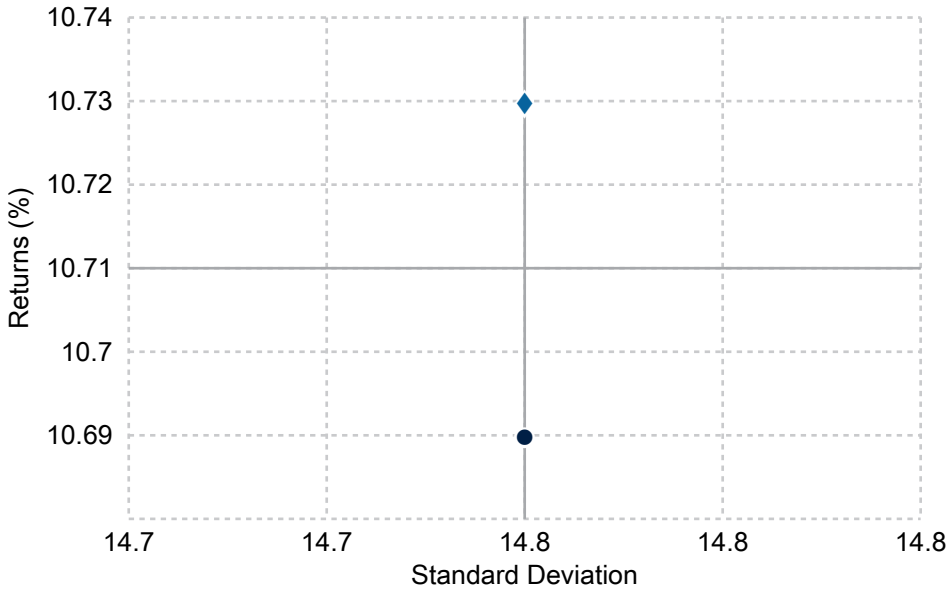
Fund	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception	Inception Date	Risk 5 YRS	Alpha 5 YRS	Sharpe 5 YRS	DDA Rank	Gross Expense Ratio	Net Expense Ratio
	Average Annual Total Returns as of 06/30/2020													
● Vanguard 500 Index Fund Admiral Shares	20.54%	-3.10%	7.47%	10.69%	10.69%	13.95%	--	11/13/2000	14.76%	-0.04%	0.69%	--	0.04%	0.04%
Return Rank	41	28	19	15	8	8	--	--	42	11	9	--	--	--
♦ *S&P 500 Index*	*20.54%*	*-3.08%*	*7.51%*	*10.73%*	*10.73%*	*13.99%*	--	--	*14.76%*	*0.00%*	*0.69%*	--	--	--
Large Blend Category Median	*20.35%*	*-4.34%*	*4.84%*	*8.57%*	*8.81%*	*12.54%*	--	--	*14.94%*	*-1.60%*	*0.57%*	--	--	--
No. Of Funds In Category	1289	1280	1266	1213	1140	996	--	--	--	--	--	--	--	--

Return rank within category is the percentile ranking of an investment option's returns relative to the other investment options in its category. The highest ranking a fund can receive is 1.

Category Returns: Trailing Period Returns as of 06/30/2020



Risk Return Analysis: Trailing 5 Years Ended 06/30/2020



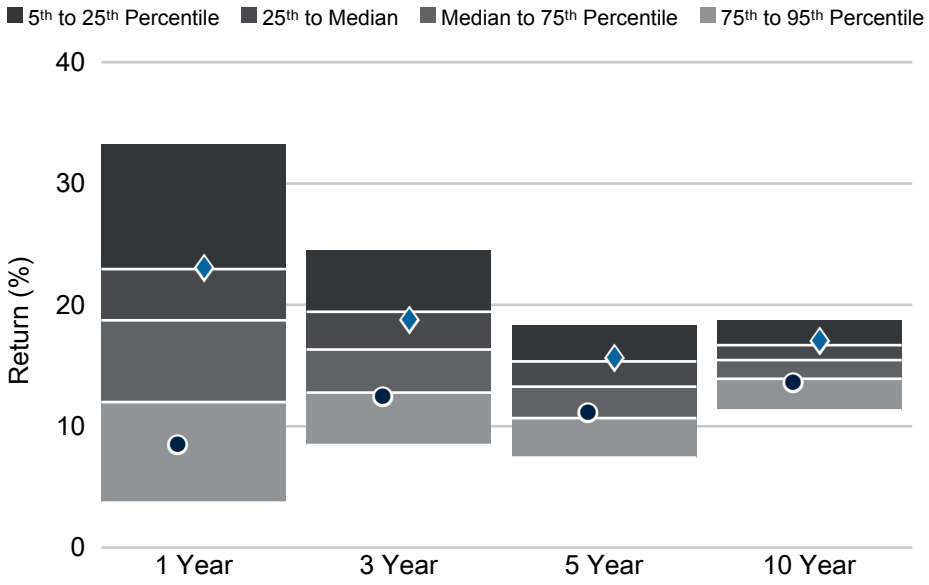
Source: Morningstar™ Large Blend Category for creating asset class universe.

Large Cap - Growth

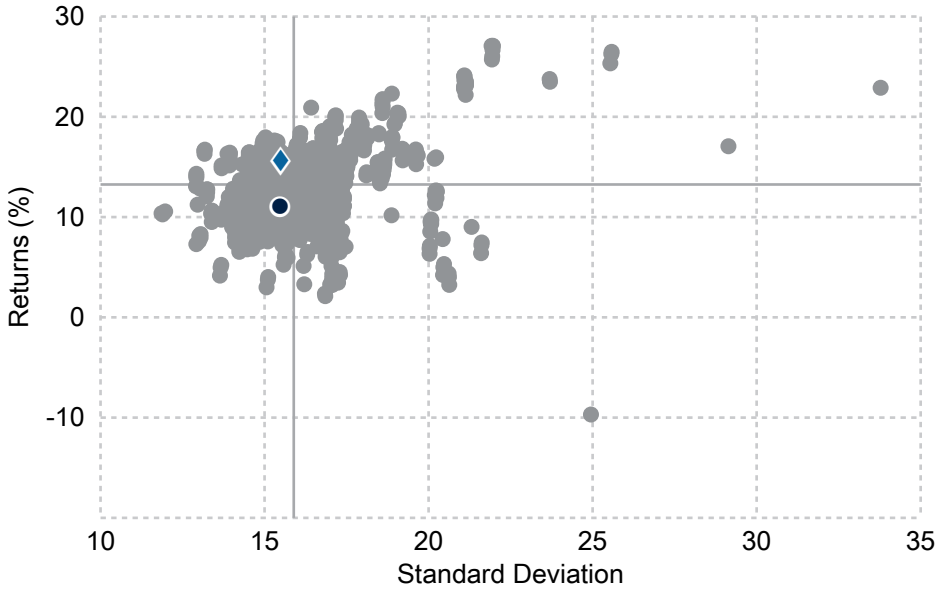
Fund	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception	Inception Date	Risk 5 YRS	Alpha 5 YRS	Sharpe 5 YRS	DDA Rank	Gross Expense Ratio	Net Expense Ratio
	Average Annual Total Returns as of 06/30/2020													
● Fidelity Advisor® New Insights Fund Class I	24.41%	2.22%	8.70%	12.63%	11.32%	13.83%	--	07/31/2003	15.47%	-3.75%	0.70%	--	0.84%	0.84%
Return Rank	70	76	84	76	70	77	--	--	34	70	69	--	--	--
♦ *Russell 1000 Growth Index*	*27.84%*	*9.81%*	*23.28%*	*18.99%*	*15.89%*	*17.23%*	--	--	*15.49%*	*0.00%*	*0.96%*	--	--	--
Large Growth Category Median	*26.93%*	*8.79%*	*18.73%*	*16.32%*	*13.26%*	*15.45%*	--	--	*15.90%*	*-2.28%*	*0.79%*	--	--	--
No. Of Funds In Category	1325	1325	1315	1276	1223	1082	--	--	--	--	--	--	--	--

Return rank within category is the percentile ranking of an investment option's returns relative to the other investment options in its category. The highest ranking a fund can receive is 1.

Category Returns: Trailing Period Returns as of 06/30/2020



Risk Return Analysis: Trailing 5 Years Ended 06/30/2020



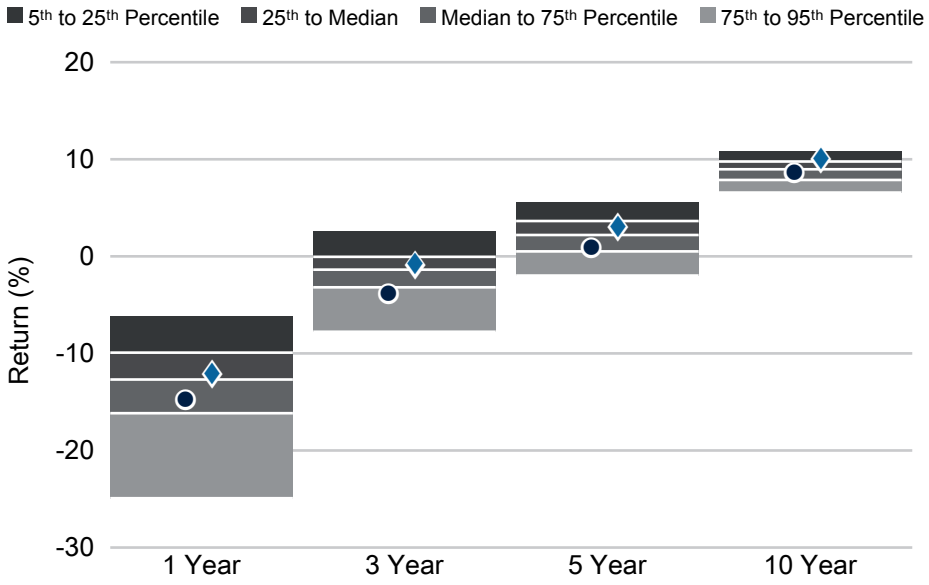
Source: Morningstar™ Large Growth Category for creating asset class universe.

Mid Cap - Value

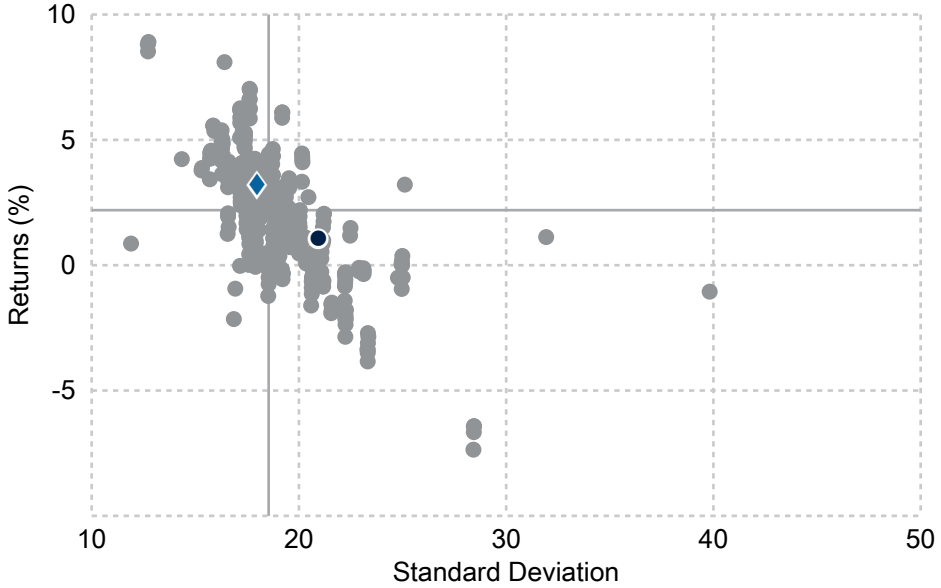
			Average Annual Total Returns as of 06/30/2020											
Fund	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception	Inception Date	Risk 5 YRS	Alpha 5 YRS	Sharpe 5 YRS	DDA Rank	Gross Expense Ratio	Net Expense Ratio
● Vanguard Selected Value Fund Investor Shares	25.22%	-21.93%	-14.47%	-3.54%	1.17%	8.85%	--	02/15/1996	20.94%	-1.99%	0.11%	--	0.33%	0.33%
Return Rank	8	76	69	79	67	53	--	--	83	67	63	--	--	--
♦ *Russell MidCap Value Index*	*19.95%*	*-18.09%*	*-11.81%*	*-0.54%*	*3.32%*	*10.29%*	--	--	*17.98%*	*0.00%*	*0.21%*	--	--	--
Mid-Cap Value Category Median	*19.49%*	*-19.53%*	*-12.69%*	*-1.37%*	*2.20%*	*8.97%*	--	--	*18.54%*	*-1.00%*	*0.15%*	--	--	--
No. Of Funds In Category	397	396	395	385	374	315	--	--	--	--	--	--	--	--

Return rank within category is the percentile ranking of an investment option's returns relative to the other investment options in its category. The highest ranking a fund can receive is 1.

Category Returns: Trailing Period Returns as of 06/30/2020



Risk Return Analysis: Trailing 5 Years Ended 06/30/2020



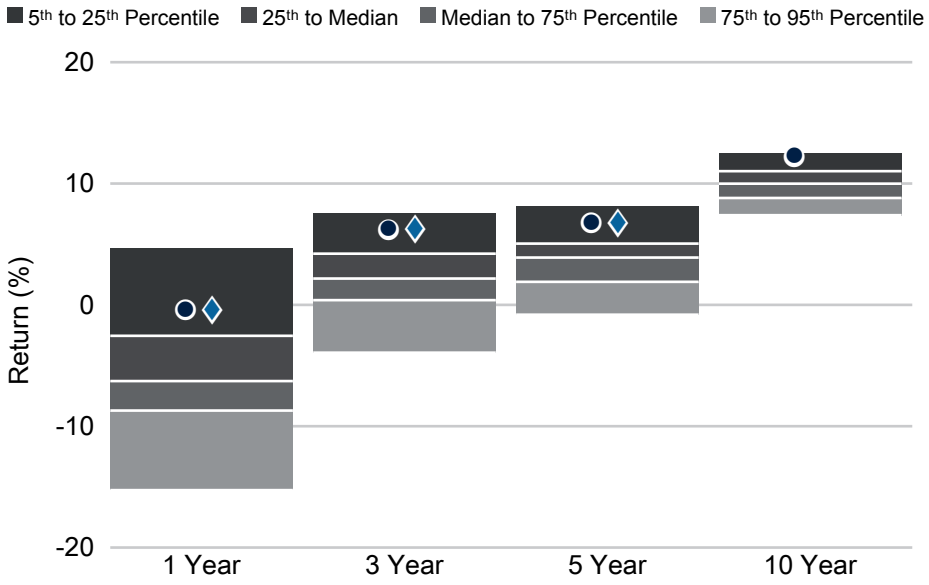
Source: Morningstar™ Mid-Cap Value Category for creating asset class universe.

Mid Cap - Blend

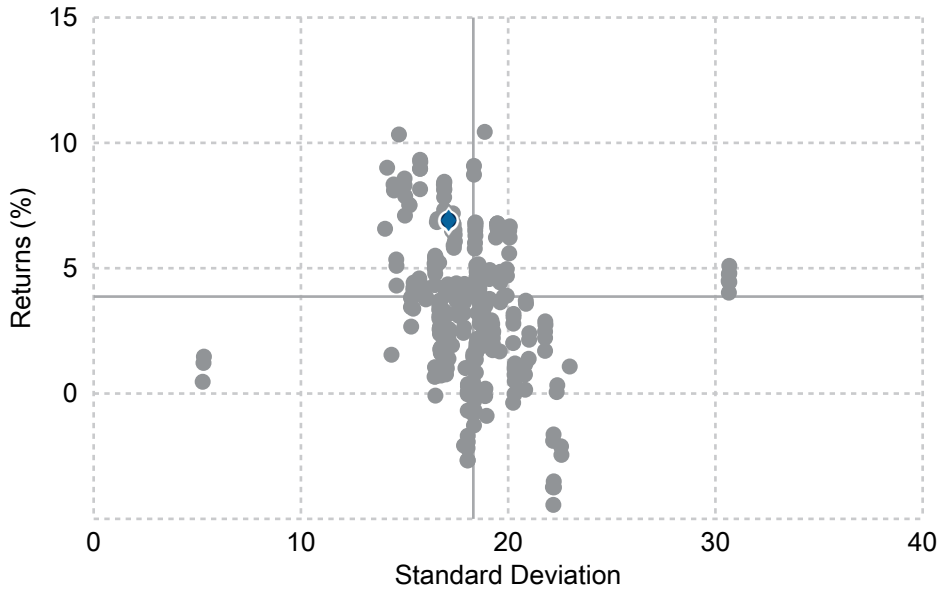
Fund	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception	Inception Date	Risk 5 YRS	Alpha 5 YRS	Sharpe 5 YRS	DDA Rank	Gross Expense Ratio	Net Expense Ratio
	Average Annual Total Returns as of 06/30/2020													
● Vanguard Mid-Cap Index Fund Admiral Shares	24.96%	-7.18%	-0.20%	6.45%	6.99%	12.47%	--	11/12/2001	17.13%	-0.02%	0.42%	--	0.05%	0.05%
Return Rank	25	12	15	9	9	6	--	--	31	10	10	--	--	--
♦ *CRSP US Mid Cap Index*	*24.97%*	*-7.20%*	*-0.20%*	*6.47%*	*7.01%*	--	--	--	*17.14%*	*0.00%*	*0.42%*	--	--	--
Mid-Cap Blend Category Median	*22.46%*	*-12.49%*	*-6.28%*	*2.17%*	*3.90%*	*9.99%*	--	--	*18.34%*	*-2.89%*	*0.24%*	--	--	--
No. Of Funds In Category	384	383	374	362	321	277	--	--	--	--	--	--	--	--

Return rank within category is the percentile ranking of an investment option's returns relative to the other investment options in its category. The highest ranking a fund can receive is 1.

Category Returns: Trailing Period Returns as of 06/30/2020



Risk Return Analysis: Trailing 5 Years Ended 06/30/2020



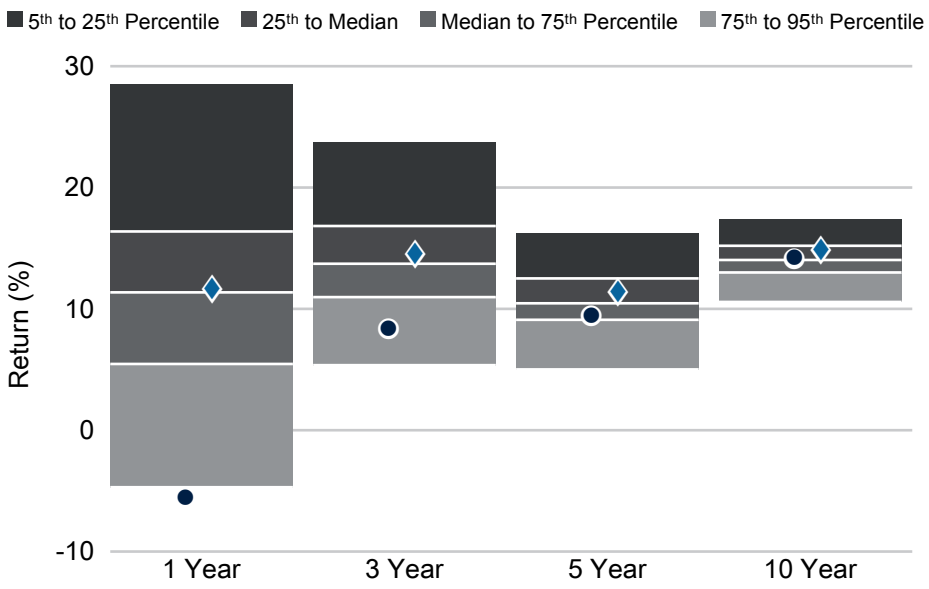
Source: Morningstar™ Mid-Cap Blend Category for creating asset class universe.

Mid Cap - Growth

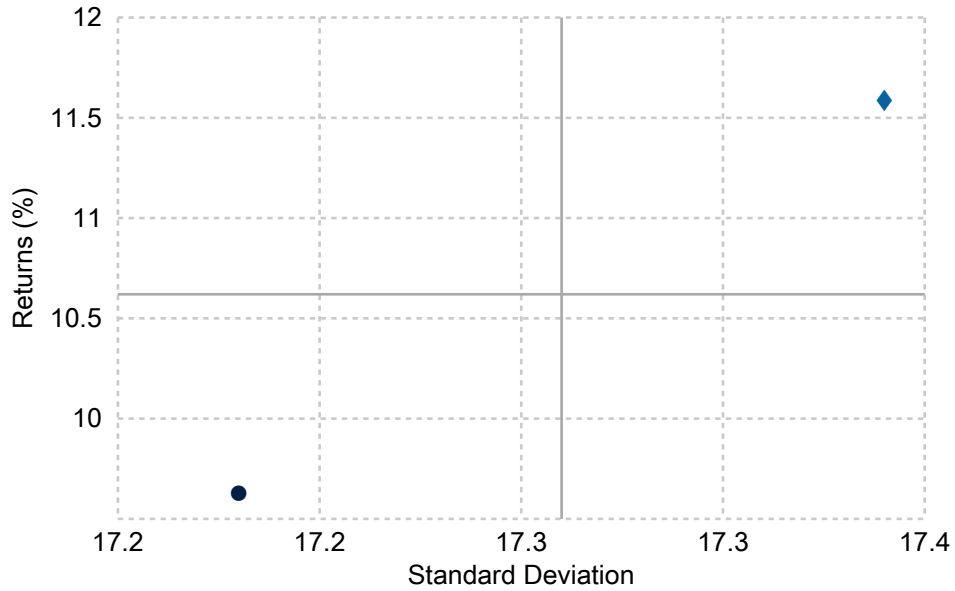
Fund	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception	Inception Date	Risk 5 YRS	Alpha 5 YRS	Sharpe 5 YRS	DDA Rank	Gross Expense Ratio	Net Expense Ratio
	Average Annual Total Returns as of 06/30/2020													
● Eaton Vance Atlanta Capital SMID-Cap Fund Class R6 (Closed)	22.27%	-11.09%	-5.32%	8.55%	9.64%	14.40%	10.25%	07/01/2014	17.18%	-1.09%	0.56%	--	0.82%	0.82%
Return Rank	94	96	96	87	68	42	--	--	33	58	62	--	--	--
♦ *Russell MidCap Growth Index*	*30.26%*	*4.16%*	*11.91%*	*14.76%*	*11.60%*	*15.09%*	--	--	*17.34%*	*0.00%*	*0.66%*	--	--	--
Mid-Cap Growth Category Median	*30.25%*	*4.50%*	*11.36%*	*13.72%*	*10.46%*	*14.03%*	--	--	*18.01%*	*-0.77%*	*0.59%*	--	--	--
No. Of Funds In Category	588	585	581	565	551	500	--	--	--	--	--	--	--	--

Return rank within category is the percentile ranking of an investment option's returns relative to the other investment options in its category. The highest ranking a fund can receive is 1.

Category Returns: Trailing Period Returns as of 06/30/2020



Risk Return Analysis: Trailing 5 Years Ended 06/30/2020



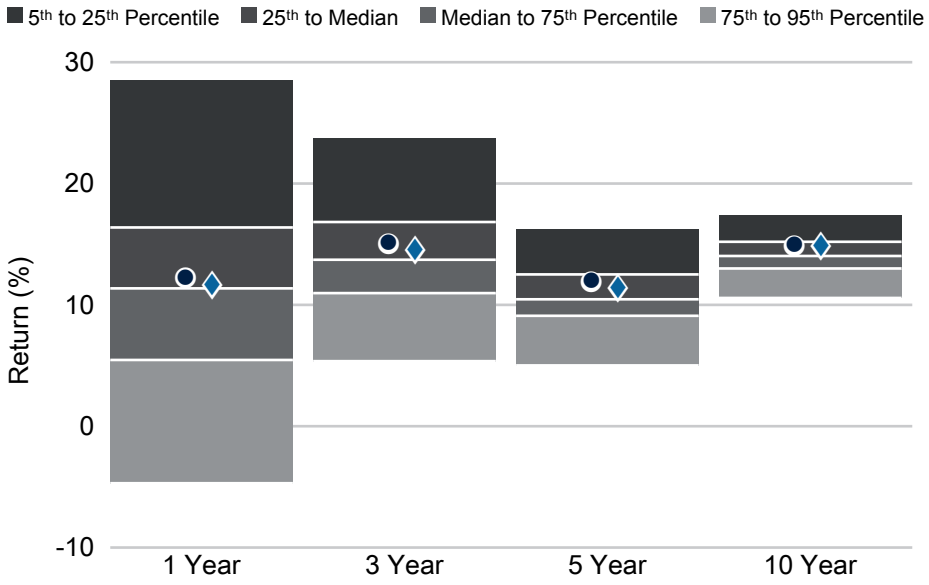
Source: Morningstar™ Mid-Cap Growth Category for creating asset class universe.

Mid Cap - Growth

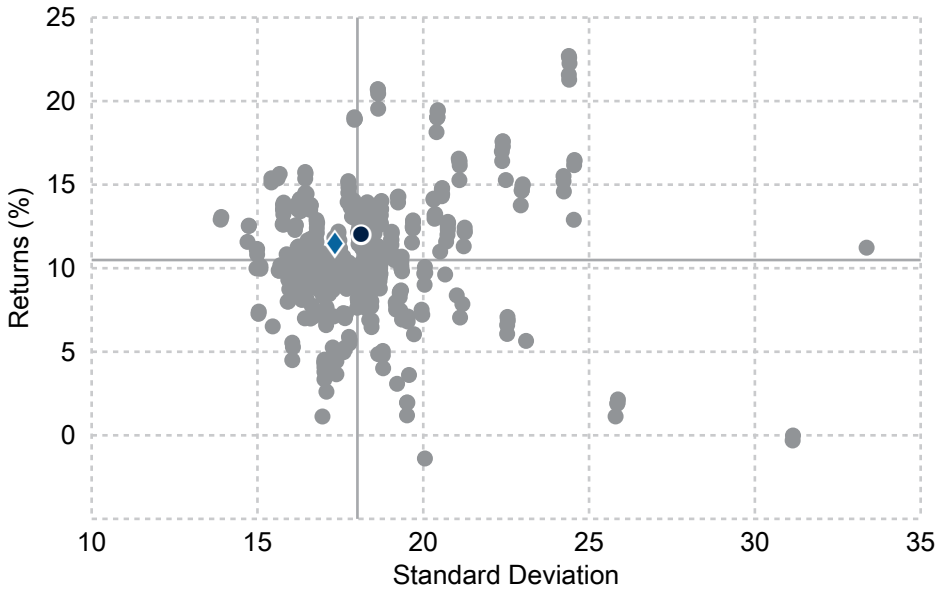
Fund	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception	Inception Date	Risk 5 YRS	Alpha 5 YRS	Sharpe 5 YRS	DDA Rank	Gross Expense Ratio	Net Expense Ratio
	Average Annual Total Returns as of 06/30/2020													
● Mid Cap Growth / Westfield Capital Fund	27.92%	0.24%	12.49%	15.30%	12.17%	15.14%	--	06/28/2007	18.13%	0.44%	0.66%	1	0.75%	0.75%
Return Rank	67	72	40	34	28	26	--	--	56	30	28	--	--	--
♦ *Russell MidCap Growth Index*	*30.26%*	*4.16%*	*11.91%*	*14.76%*	*11.60%*	*15.09%*	--	--	*17.34%*	*0.00%*	*0.66%*	--	--	--
Mid-Cap Growth Category Median	*30.25%*	*4.50%*	*11.36%*	*13.72%*	*10.46%*	*14.03%*	--	--	*18.01%*	*-0.77%*	*0.59%*	--	--	--
No. Of Funds In Category	588	585	581	565	551	500	--	--	--	--	--	--	--	--

Return rank within category is the percentile ranking of an investment option's returns relative to the other investment options in its category. The highest ranking a fund can receive is 1.

Category Returns: Trailing Period Returns as of 06/30/2020



Risk Return Analysis: Trailing 5 Years Ended 06/30/2020



Source: Morningstar™ Mid-Cap Growth Category for creating asset class universe.

Small Cap - Value

Fund	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception	Inception Date	Risk 5 YRS	Alpha 5 YRS	Sharpe 5 YRS	DDA Rank	Gross Expense Ratio	Net Expense Ratio
	Average Annual Total Returns as of 06/30/2020													
● PGIM QMA Small-Cap Value Fund-Class R6	29.53%	-31.89%	-25.89%	-10.67%	-2.83%	5.92%	-1.23%	09/25/2014	26.48%	-3.14%	-0.01%	--	0.63%	0.63%
Return Rank	9	97	97	97	91	85	--	--	96	86	77	--	--	--
♦ *Russell 2000 Value Index*	*18.91%*	*-23.50%*	*-17.48%*	*-4.35%*	*1.26%*	*7.82%*	--	--	*20.74%*	*0.00%*	*0.11%*	--	--	--
Small Value Category Median	*21.09%*	*-23.30%*	*-17.99%*	*-5.24%*	*-0.28%*	*7.35%*	--	--	*21.33%*	*-1.43%*	*0.04%*	--	--	--
No. Of Funds In Category	430	430	422	414	407	354	--	--	--	--	--	--	--	--

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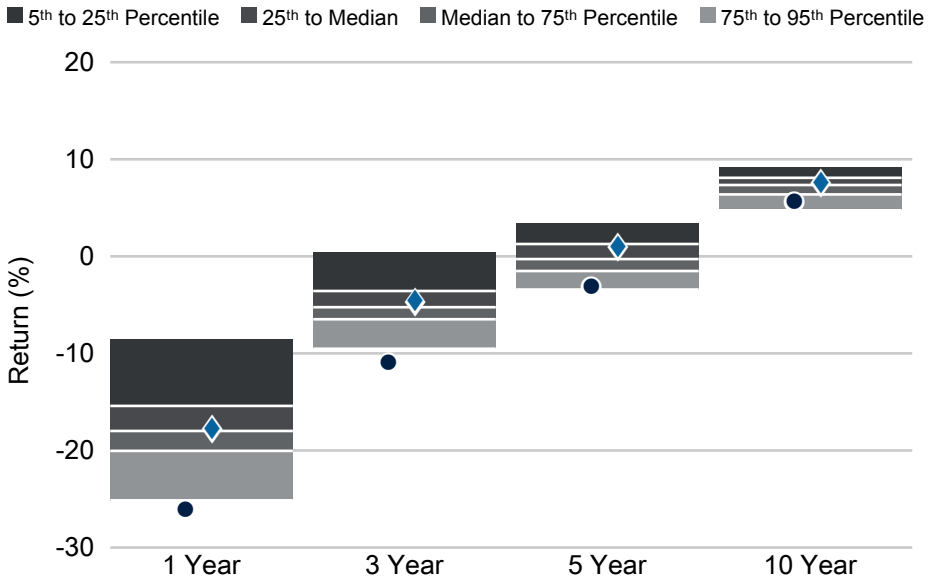
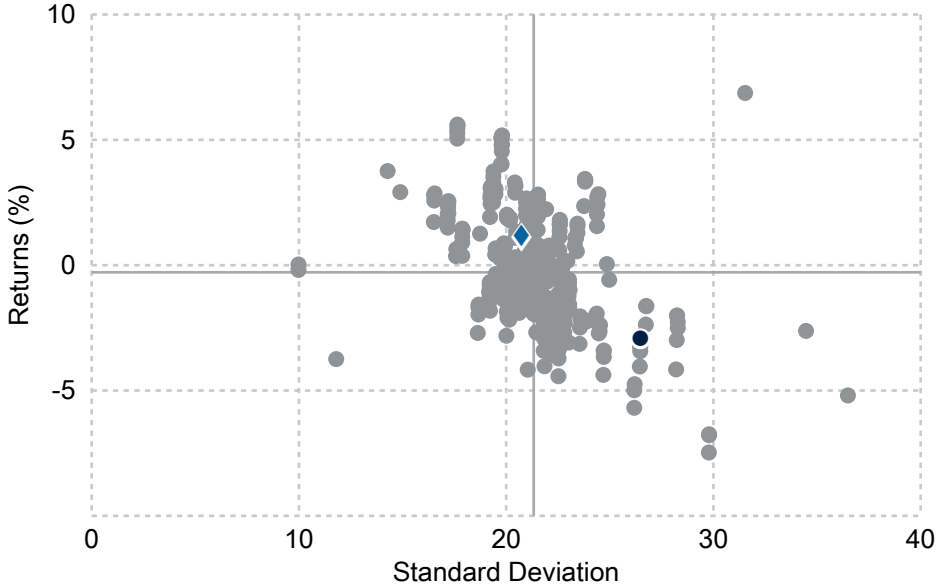
Category Returns: Trailing Period Returns as of 06/30/2020



Risk Return Analysis: Trailing 5 Years Ended 06/30/2020



Source: Morningstar™ Small Value Category for creating asset class universe.

Small Cap - Blend

Fund	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception	Inception Date	Risk 5 YRS	Alpha 5 YRS	Sharpe 5 YRS	DDA Rank	Gross Expense Ratio	Net Expense Ratio
	Average Annual Total Returns as of 06/30/2020													
● Vanguard Small-Cap Index Fund Admiral Shares	26.66%	-11.42%	-5.60%	3.99%	5.40%	11.59%	--	11/13/2000	19.45%	0.02%	0.31%	--	0.05%	0.05%
Return Rank	20	13	14	6	7	6	--	--	24	9	7	--	--	--
♦ *Vanguard Spliced Small Cap Index*	*26.66%*	*-11.44%*	*-5.65%*	*3.98%*	*5.38%*	*11.57%*	--	--	*19.46%*	*0.00%*	*0.31%*	--	--	--
Small Blend Category Median	*23.51%*	*-16.95%*	*-11.32%*	*-0.42%*	*2.58%*	*9.39%*	--	--	*20.23%*	*-2.59%*	*0.17%*	--	--	--
No. Of Funds In Category	640	639	635	627	583	488	--	--	--	--	--	--	--	--

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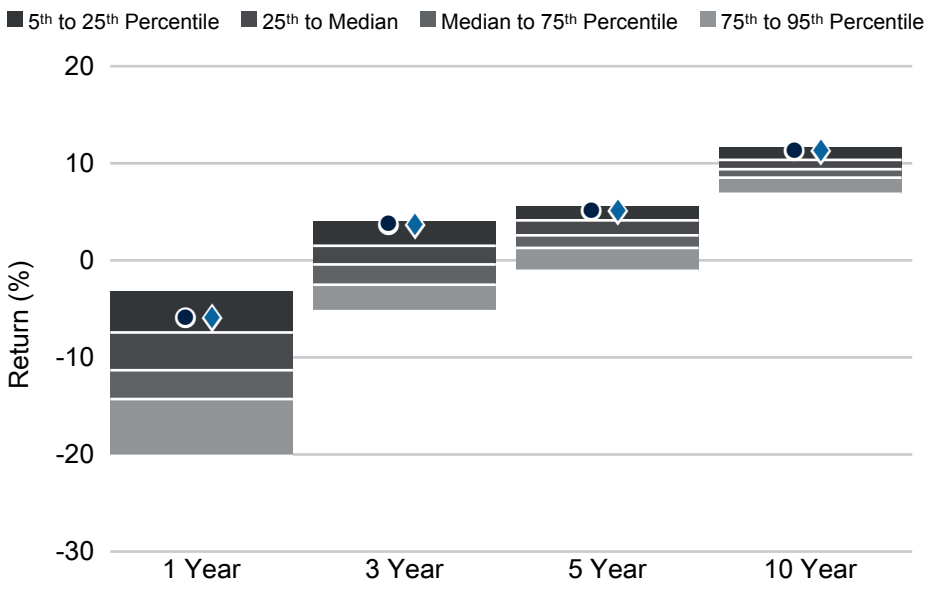
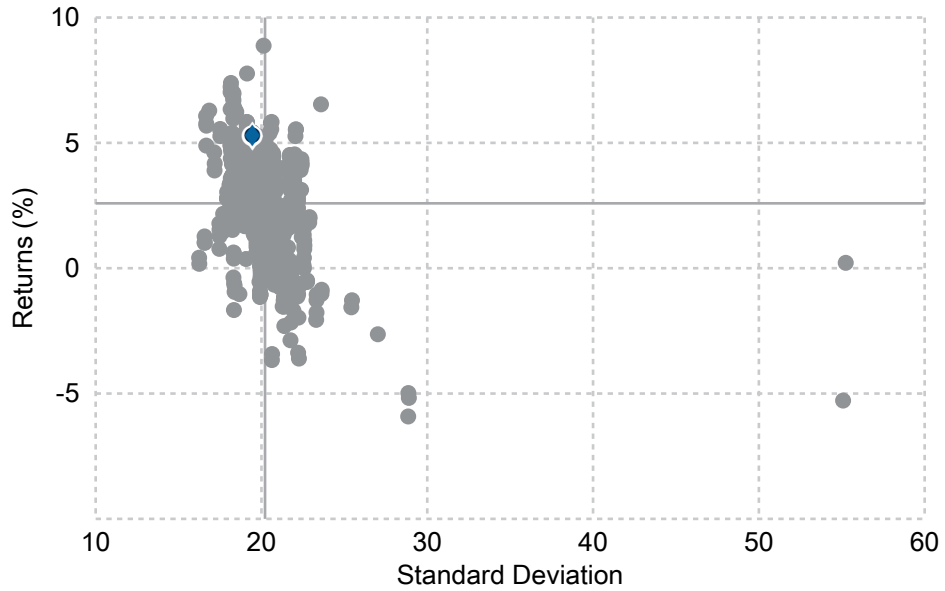
Category Returns: Trailing Period Returns as of 06/30/2020



Risk Return Analysis: Trailing 5 Years Ended 06/30/2020



Source: Morningstar™ Small Blend Category for creating asset class universe.

Small Cap - Growth

Fund	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception	Inception Date	Risk 5 YRS	Alpha 5 YRS	Sharpe 5 YRS	DDA Rank	Gross Expense Ratio	Net Expense Ratio
	Average Annual Total Returns as of 06/30/2020													
● BlackRock Advantage Small Cap Growth Fund Institutional Shares	30.99%	-3.37%	6.17%	9.97%	7.36%	12.54%	--	09/14/1993	20.60%	0.53%	0.39%	--	0.73%	0.50%
Return Rank	55	63	45	50	66	67	--	--	62	67	66	--	--	--
♦ *Russell 2000 Growth Index*	*30.58%*	*-3.06%*	*3.48%*	*7.86%*	*6.86%*	*12.92%*	--	--	*20.55%*	*0.00%*	*0.37%*	--	--	--
Small Growth Category Median	*32.16%*	*0.21%*	*4.98%*	*9.69%*	*8.75%*	*13.47%*	--	--	*20.38%*	*2.01%*	*0.46%*	--	--	--
No. Of Funds In Category	628	628	616	604	582	526	--	--	--	--	--	--	--	--

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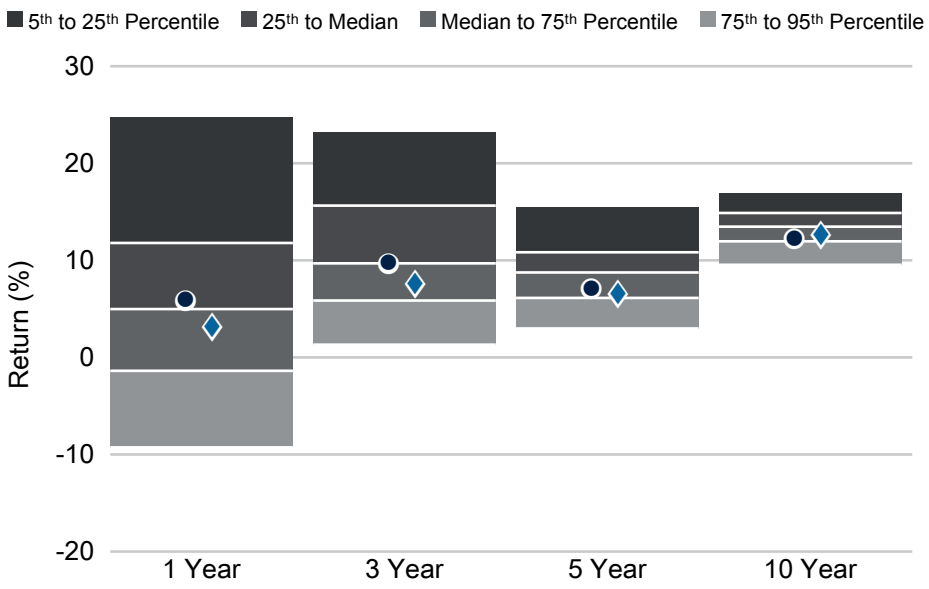
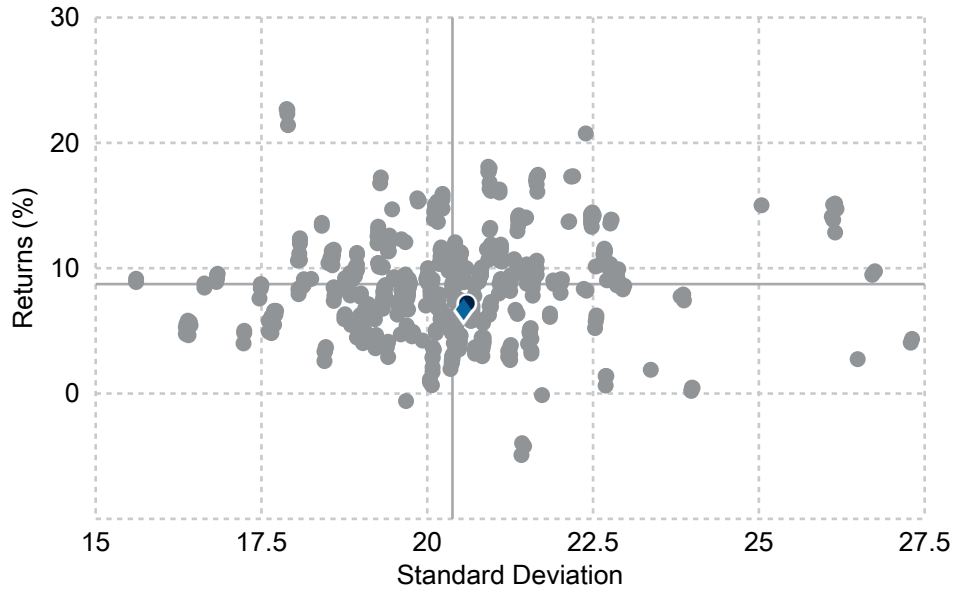
Category Returns: Trailing Period Returns as of 06/30/2020



Risk Return Analysis: Trailing 5 Years Ended 06/30/2020



Source: Morningstar™ Small Growth Category for creating asset class universe.

Global - Blend

Fund	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception	Inception Date	Risk 5 YRS	Alpha 5 YRS	Sharpe 5 YRS	DDA Rank	Gross Expense Ratio	Net Expense Ratio
	Average Annual Total Returns as of 06/30/2020													
● American Funds Capital World Growth and Income Fund® Class R-5E	18.32%	-5.77%	2.40%	5.51%	6.13%	9.30%	7.15%	11/20/2015	13.69%	-0.40%	0.42%	--	0.56%	0.56%
Return Rank	56	49	48	47	46	49	--	--	30	46	44	--	--	--
♦ *MSCI World Index (net)*	*19.36%*	*-5.77%*	*2.84%*	*6.70%*	*6.90%*	*9.95%*	--	--	*14.44%*	*0.00%*	*0.46%*	--	--	--
World Stock Category Median	*19.07%*	*-5.89%*	*1.88%*	*5.01%*	*5.74%*	*9.20%*	--	--	*14.75%*	*-0.76%*	*0.39%*	--	--	--
No. Of Funds In Category	875	872	856	795	716	509	--	--	--	--	--	--	--	--

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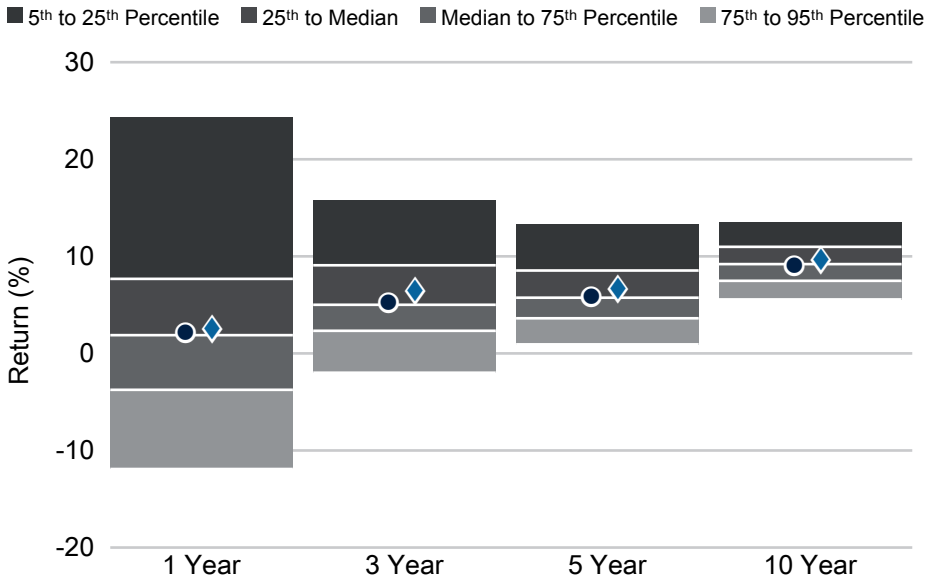
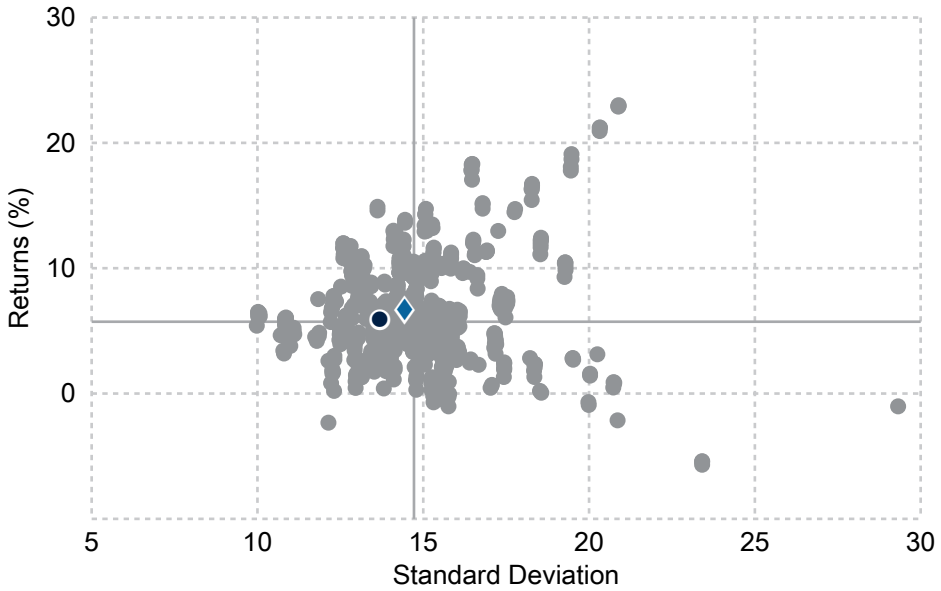
Category Returns: Trailing Period Returns as of 06/30/2020



Risk Return Analysis: Trailing 5 Years Ended 06/30/2020



Source: Morningstar™ World Stock Category for creating asset class universe.

International - Large Blend

Fund	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception	Inception Date	Risk 5 YRS	Alpha 5 YRS	Sharpe 5 YRS	DDA Rank	Gross Expense Ratio	Net Expense Ratio
	Average Annual Total Returns as of 06/30/2020													
● Vanguard Developed Markets Index Fund Admiral Shares	17.41%	-10.76%	-4.26%	0.88%	2.46%	6.09%	--	08/17/1999	14.72%	0.42%	0.16%	--	0.07%	0.07%
Return Rank	42	54	51	41	28	24	--	--	51	29	28	--	--	--
♦ *MSCI EAFE (net)*	*14.88%*	*-11.34%*	*-5.13%*	*0.81%*	*2.05%*	*5.73%*	--	--	*14.42%*	*0.00%*	*0.13%*	--	--	--
Foreign Large Blend Category Median	*17.00%*	*-10.73%*	*-4.34%*	*0.54%*	*1.72%*	*5.47%*	--	--	*14.71%*	*-0.25%*	*0.11%*	--	--	--
No. Of Funds In Category	718	716	707	656	589	497	--	--	--	--	--	--	--	--

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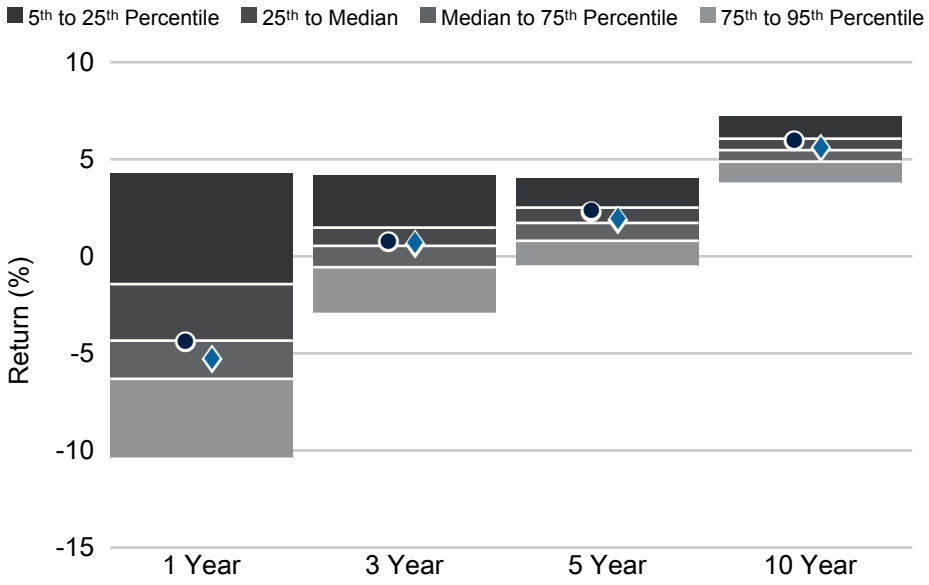
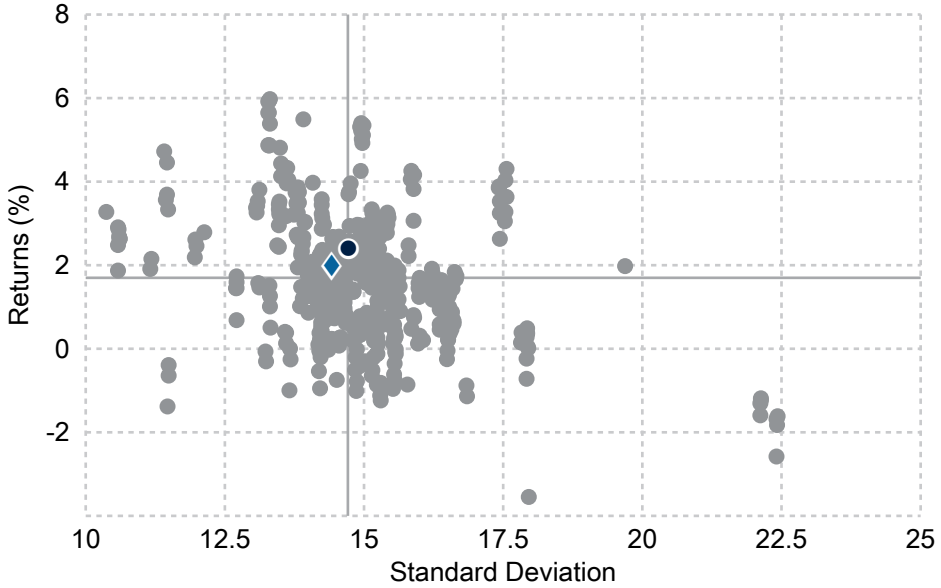
Category Returns: Trailing Period Returns as of 06/30/2020



Risk Return Analysis: Trailing 5 Years Ended 06/30/2020



Source: Morningstar™ Foreign Large Blend Category for creating asset class universe.

International - Large Growth

Fund	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception	Inception Date	Risk 5 YRS	Alpha 5 YRS	Sharpe 5 YRS	DDA Rank	Gross Expense Ratio	Net Expense Ratio
	Average Annual Total Returns as of 06/30/2020													
● American Funds EuroPacific Growth Fund® Class R-5E	22.70%	-4.86%	3.00%	4.61%	4.73%	7.21%	6.19%	11/20/2015	15.13%	-0.78%	0.31%	--	0.61%	0.61%
Return Rank	31	70	67	62	55	61	--	--	62	56	57	--	--	--
♦ *MSCI EAFE Growth (net)*	*16.95%*	*-3.53%*	*4.15%*	*5.91%*	*5.52%*	*7.78%*	--	--	*13.70%*	*0.00%*	*0.38%*	--	--	--
Foreign Large Growth Category Median	*20.64%*	*-3.03%*	*5.18%*	*5.72%*	*4.97%*	*7.47%*	--	--	*14.87%*	*-0.44%*	*0.33%*	--	--	--
No. Of Funds In Category	484	484	482	459	418	341	--	--	--	--	--	--	--	--

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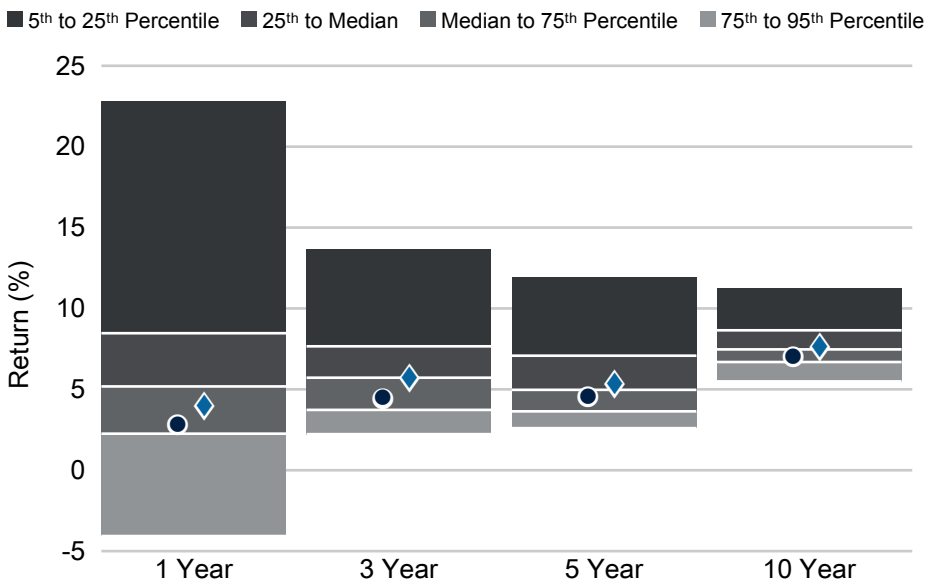
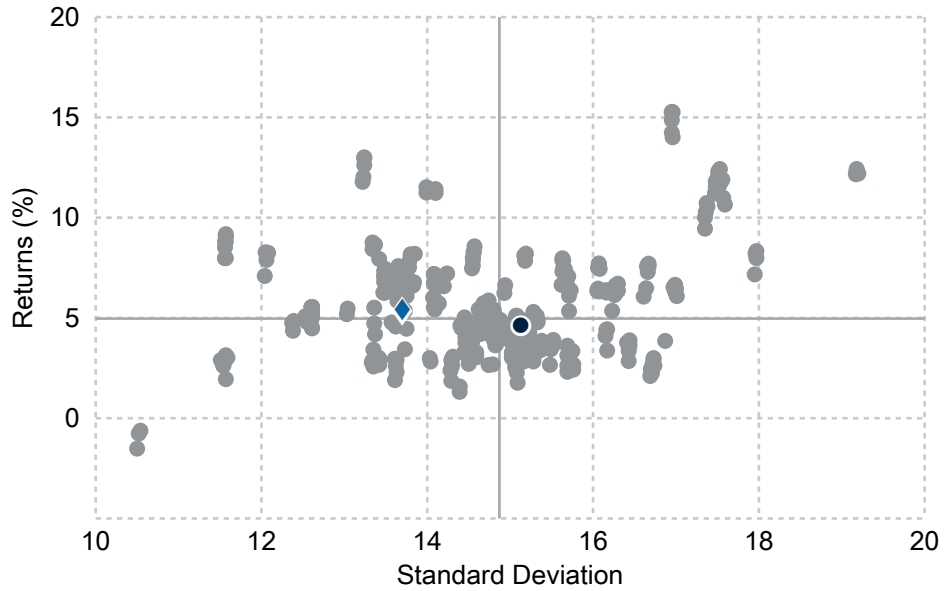
Category Returns: Trailing Period Returns as of 06/30/2020



Risk Return Analysis: Trailing 5 Years Ended 06/30/2020



Source: Morningstar™ Foreign Large Growth Category for creating asset class universe.

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Section II: Fund Performance

The Lancaster County, Nebraska Employees Retirement Plan

Prudential

Fund Performance as of June 30, 2020

The performance quoted represents past performance. The investment value and return will fluctuate so that an investment, when redeemed, may be worth more or less than original cost. Past performance does not guarantee future results. Current performance may be lower or higher than the performance quoted. For performance data current to the most recent month end, please call 877-778-2100. These performance results represent the change in net asset value of an investment over a stated period, assuming the reinvestment of dividends and capital gain distributions. Past performance is not indicative of future performance and short periods of performance may be particularly unrepresentative of long-term performance.

1 **Fund Performance.** The performance table provides fund performance information, and other relevant performance and supplementary information concerning the Fund and its manager. Three types of information are provided. "Fund" Performance represents the actual performance of the Fund for all periods since the inception date of the Fund. "Manager's Composite" represents the composite return of multiple portfolios advised by the current Manager having a similar investment style as this Fund. "Blended" represents a combination of the Actual Fund performance and the current Manager Composite performance. Actual Fund performance is used for periods after the Fund was managed by the current Manager. For periods before the current Manager's assumption of Fund management, the Manager Composite return is used. The inception date associated with this line is the inception date of the Manager Composite. "Since Inception" returns are only provided when the inception date is less than 10 years ago.

In providing this information Prudential Retirement is not undertaking to provide impartial investment advice, or to give advice in a fiduciary capacity.
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Fund/Benchmark Name	Inception Date	YTD 07/31/20	CUMULATIVE RETURNS			AVERAGE ANNUAL RETURNS				Since Inception	Risk 5 YRS	Alpha 5 YRS	Sharpe 5 YRS	DDA Rank 12/31/19	Gross Expense Ratio	Net Expense Ratio
			1 Month	3 Month	YTD	1 Year	3 Year	5 Year	10 Year							
STABLE VALUE																
Prudential Stable Value Fund	06/04/2018	1.40%	0.20%	0.60%	1.22%	2.56%	---	---	---	2.42%	---	---	---	---	---	---
Current Net Annualized Rate as of 04/01/2020: 2.41%																
Bloomberg Barclays Intermediate Aggregate Bond Index		*5.26%*	*0.41%*	*2.13%*	*4.67%*	*6.60%*	---	---	---	---	*2.16%*	*0.00%*	*1.03%*	---	---	---
FIXED INCOME - SHORT TERM BOND																
Fixed income investment (bond) funds are subject to interest rate risk; their value will decline as interest rates rise. Fund shares are not guaranteed by the U.S. Government.																
Prudential Short-Term Fund[25]	06/30/1976	0.63%	0.05%	0.24%	0.60%	1.57%	1.67%	1.16%	0.61%	---	0.22%	0.00%	0.02%	---	0.36%	0.36%
FTSE Three Month T-Bill		*0.53%*	*0.01%*	*0.14%*	*0.52%*	*1.56%*	*1.72%*	*1.15%*	*0.61%*	---	*0.25%*	*0.00%*	*0.00%*	---	---	---
Short-term Bond Category Median			*0.89%*	*4.05%*	*2.10%*	*3.34%*	*2.63%*	*2.18%*	*2.01%*	---	*2.16%*	*1.05%*	*0.49%*	---	---	---
FIXED INCOME - GOVERNMENT BOND																
Fixed income investment (bond) funds are subject to interest rate risk; their value will decline as interest rates rise. Fund shares are not guaranteed by the U.S. Government.																
Government Securities Enhanced Index / PGIM Fund[4,25]	12/15/1998	9.65%	0.15%	0.35%	8.28%	10.01%	5.25%	3.81%	3.09%	---	3.86%	-0.26%	0.69%	---	0.37%	0.37%
Bloomberg Barclays Government Bond Index		*9.82%*	*0.10%*	*0.49%*	*8.61%*	*10.34%*	*5.54%*	*4.05%*	*3.34%*	---	*3.81%*	*0.00%*	*0.76%*	---	---	---
Intermediate Government Category Median			*0.14%*	*0.97%*	*5.56%*	*6.71%*	*3.79%*	*2.87%*	*2.66%*	---	*2.49%*	*-0.02%*	*0.70%*	---	---	---
FIXED INCOME - INFLATION PROTECTED BOND																
Fixed income investment (bond) funds are subject to interest rate risk; their value will decline as interest rates rise. Fund shares are not guaranteed by the U.S. Government.																
Prudential TIPS Enhanced Index Fund[25]	06/24/2009	7.93%	1.04%	3.95%	5.56%	7.60%	4.61%	3.38%	3.12%	---	3.53%	-0.38%	0.63%	---	0.36%	0.36%
Bloomberg Barclays US TIPS Index		*8.44%*	*1.12%*	*4.24%*	*6.01%*	*8.28%*	*5.05%*	*3.75%*	*3.52%*	---	*3.50%*	*0.00%*	*0.74%*	---	---	---
Inflation-Protected Bond Category Median			*1.17%*	*5.04%*	*4.74%*	*6.60%*	*4.01%*	*2.98%*	*2.73%*	---	*3.58%*	*-0.52%*	*0.51%*	---	---	---

The Lancaster County, Nebraska Employees Retirement Plan

Prudential

Fund Performance as of June 30, 2020

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Fund/Benchmark Name	Inception Date	YTD 07/31/20	CUMULATIVE RETURNS			AVERAGE ANNUAL RETURNS				Since Inception	Risk 5 YRS	Alpha 5 YRS	Sharpe 5 YRS	DDA Rank 12/31/19	Gross Expense Ratio	Net Expense Ratio
			1 Month	3 Month	YTD	1 Year	3 Year	5 Year	10 Year							
FIXED INCOME - CORE BOND																
Fixed income investment (bond) funds are subject to interest rate risk; their value will decline as interest rates rise. Fund shares are not guaranteed by the U.S. Government.																
Core Bond / PGIM Fund[25]	12/15/1998	7.21%	0.93%	4.28%	5.49%	8.36%	5.19%	4.28%	4.17%	---	3.31%	-0.14%	0.94%	2	0.37%	0.37%
Core Bond Enhanced Index / PGIM Fund[4,25]	03/15/1999	7.46%	0.75%	3.52%	5.83%	8.47%	5.16%	4.22%	3.82%	---	3.22%	-0.19%	0.95%	---	0.16%	0.16%
High Grade Bond / GSAM Fund[4,25]	09/30/1999	7.97%	1.26%	6.06%	5.93%	8.69%	5.21%	4.29%	4.19%	---	3.79%	-0.30%	0.83%	3	0.38%	0.38%
Bloomberg Barclays US Aggregate Bond Index		*7.72%*	*0.63%*	*2.90%*	*6.14%*	*8.74%*	*5.32%*	*4.30%*	*3.82%*	*---*	*3.08%*	*0.00%*	*1.01%*	*---*	*---*	*---*
Intermediate Core Bond Category Median			*1.03%*	*4.13%*	*5.82%*	*8.16%*	*4.87%*	*3.96%*	*3.70%*	*---*	*3.22%*	*-0.24%*	*0.88%*	*---*	*---*	*---*
FIXED INCOME - CORE PLUS BOND																
Fixed income investment (bond) funds are subject to interest rate risk; their value will decline as interest rates rise. Fund shares are not guaranteed by the U.S. Government.																
Core Plus Bond / PGIM Fund[4,25]	07/19/2002	6.80%	1.75%	7.69%	3.91%	7.04%	5.48%	5.19%	4.32%	---	5.04%	0.16%	0.80%	1	0.40%	0.40%
Core Plus Bond / Reams Fund[4,25]	09/30/1999	16.39%	2.06%	9.30%	13.97%	16.57%	8.23%	6.08%	5.24%	---	3.95%	1.43%	1.23%	3	0.37%	0.37%
Prudential Total Return Bond Fund[25]	02/27/2014	6.16%	1.48%	6.86%	3.36%	6.42%	5.20%	4.94%	---	4.55%	4.90%	-0.05%	0.78%	1	0.33%	0.33%
Bloomberg Barclays US Aggregate Bond Index		*7.72%*	*0.63%*	*2.90%*	*6.14%*	*8.74%*	*5.32%*	*4.30%*	*3.82%*	*---*	*3.08%*	*0.00%*	*1.01%*	*---*	*---*	*---*
Intermediate Core Plus Bond Category Median			*1.36%*	*5.84%*	*4.68%*	*7.25%*	*4.75%*	*4.08%*	*4.18%*	*---*	*3.78%*	*-0.14%*	*0.77%*	*---*	*---*	*---*
FIXED INCOME - CORPORATE BOND																
Fixed income investment (bond) funds are subject to interest rate risk; their value will decline as interest rates rise. Fund shares are not guaranteed by the U.S. Government.																
Corporate Bond / PGIM Fund[4,25]	01/01/1997	8.20%	2.23%	9.55%	4.91%	9.32%	6.19%	5.67%	5.59%	---	5.63%	-0.15%	0.81%	1	0.37%	0.37%
Bloomberg Barclays U.S. Credit Index		*8.05%*	*1.83%*	*8.22%*	*4.82%*	*9.07%*	*6.14%*	*5.54%*	*5.24%*	*---*	*5.26%*	*0.00%*	*0.84%*	*---*	*---*	*---*
Corporate Bond Category Median			*2.13%*	*9.85%*	*4.67%*	*8.80%*	*5.74%*	*5.48%*	*5.50%*	*---*	*5.97%*	*-0.43%*	*0.74%*	*---*	*---*	*---*

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Fund/Benchmark Name	Inception Date	YTD 07/31/20	CUMULATIVE RETURNS			AVERAGE ANNUAL RETURNS				Since Inception	Risk 5 YRS	Alpha 5 YRS	Sharpe 5 YRS	DDA Rank 12/31/19	Gross Expense Ratio	Net Expense Ratio
			1 Month	3 Month	YTD	1 Year	3 Year	5 Year	10 Year							
FIXED INCOME - LONG CORPORATE BOND																
Fixed income investment (bond) funds are subject to interest rate risk; their value will decline as interest rates rise. Fund shares are not guaranteed by the U.S. Government.																
Prudential Long Duration Corporate Bond Fund[25]	08/03/2010	13.70%	3.11%	13.62%	7.24%	14.89%	9.06%	8.95%	---	8.07%	9.51%	-0.14%	0.83%	---	0.36%	0.36%
Bloomberg Barclays Long US Corp Index		*12.93%*	*2.52%*	*11.36%*	*6.34%*	*13.79%*	*8.80%*	*8.76%*	*---*	*---*	*9.05%*	*0.00%*	*0.85%*	*---*	*---*	*---*
Long-term Bond Category Median			*2.33%*	*8.33%*	*8.12%*	*13.97%*	*8.76%*	*8.14%*	*---*	*---*	*8.35%*	*0.47%*	*0.86%*	*---*	*---*	*---*
FIXED INCOME - LONG TERM BOND																
Fixed income investment (bond) funds are subject to interest rate risk; their value will decline as interest rates rise. Fund shares are not guaranteed by the U.S. Government.																
Long Duration Bond / IR&M Fund[4,25]	07/12/2005	22.17%	1.66%	6.74%	15.67%	21.66%	11.13%	9.24%	7.96%	---	8.09%	0.42%	0.99%	---	0.36%	0.36%
Bloomberg Barclays US Govt/Crdt LT Index		*18.81%*	*1.55%*	*6.23%*	*12.82%*	*18.91%*	*10.32%*	*8.98%*	*7.84%*	*---*	*8.24%*	*0.00%*	*0.95%*	*---*	*---*	*---*
Long-term Bond Category Median			*2.33%*	*8.33%*	*8.12%*	*13.97%*	*8.76%*	*8.14%*	*7.77%*	*---*	*8.35%*	*0.00%*	*0.86%*	*---*	*---*	*---*
FIXED INCOME - HIGH YIELD BOND																
Fixed income investment (bond) funds are subject to interest rate risk; their value will decline as interest rates rise. Fund shares are not guaranteed by the U.S. Government. High yield "junk" bonds involve a greater risk of default of payment of principal and interest than higher-rated bonds. Also, these bonds tend to be less liquid than higher-rated securities. Therefore, an investment in the Fund may not be appropriate for short-term investing.																
High Yield Bond / Prudential Fund[4,11,25]	10/27/2002	0.21%	1.29%	11.43%	-4.37%	0.23%	3.84%	5.64%	7.00%	---	8.17%	0.73%	0.57%	1	0.47%	0.47%
Bloomberg Barclays Corporate High Yield Index		*0.71%*	*0.98%*	*10.18%*	*-3.80%*	*0.03%*	*3.33%*	*4.79%*	*6.68%*	*---*	*7.89%*	*0.00%*	*0.49%*	*---*	*---*	*---*
High Yield Bond Category Median			*0.88%*	*9.21%*	*-4.93%*	*-1.49%*	*2.26%*	*3.47%*	*5.65%*	*---*	*7.79%*	*-1.11%*	*0.33%*	*---*	*---*	*---*
FIXED INCOME - INTERNATIONAL BOND																
Fixed income investment (bond) funds are subject to interest rate risk; their value will decline as interest rates rise. Fund shares are not guaranteed by the U.S. Government.																
Investing in foreign securities presents certain unique risks not associated with domestic investments, such as currency fluctuation and political and economic changes. This may result in greater share price volatility.																
International Bond Plus / PIMCO Fund[4,25]	12/17/2012	3.90%	0.81%	3.71%	2.49%	4.46%	5.40%	5.10%	---	4.50%	3.81%	0.29%	1.03%	---	0.48%	0.48%
JPMorgan Government Bond Index ex-US Index (USD Hedged)		*3.43%*	*0.29%*	*1.13%*	*2.60%*	*4.27%*	*5.34%*	*4.87%*	*---*	*---*	*3.26%*	*0.00%*	*1.13%*	*---*	*---*	*---*
World Bond Category Median			*1.45%*	*5.75%*	*0.38%*	*1.81%*	*2.72%*	*2.76%*	*---*	*---*	*5.64%*	*-0.80%*	*0.35%*	*---*	*---*	*---*

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Fund/Benchmark Name	Inception Date	YTD 07/31/20	CUMULATIVE RETURNS 1 Month	3 Month	YTD	AVERAGE ANNUAL RETURNS 1 Year	3 Year	5 Year	10 Year	Since Inception	Risk 5 YRS	Alpha 5 YRS	Sharpe 5 YRS	DDA Rank 12/31/19	Gross Expense Ratio	Net Expense Ratio
ALLOCATION - TARGET-DATE RETIREMENT INCOME																
For Prudential Day One, the target-date is the approximate year when investors plan to retire and may begin withdrawing their money. The asset allocation of the target-date funds will become more conservative as the target-date approaches and for ten years after the target-date by lessening the equity exposure and increasing the exposure in fixed income investments. The principal value of an investment in a target-date fund is not guaranteed at any time, including the target-date. There is no guarantee that the fund will provide adequate retirement income. A target-date fund should not be selected solely based on age or retirement date. Before investing, participants should carefully consider the fund's investment objectives, risks, charges and expenses, as well as their age, anticipated retirement date, risk tolerance, other investments owned, and planned withdrawals. The stated asset allocation may be subject to change. It is possible to lose money in a target-date fund, including losses near and following retirement. These risks may be increased to the extent investors begin to make withdrawals from the fund significantly before the target date. Investments in the Funds are not deposits or obligations of any bank and are not insured or guaranteed by any governmental agency or instrumentality. For investors close to or in retirement, the fund's equity exposure may result in investment volatility that could reduce an investor's available retirement assets when they are needed. For investors farther from retirement, there is risk that a fund may invest too much in investments designed to ensure capital conservation and/or current income, which may prevent the investor from meeting his or her retirement goals.															
For Retirement Goal, the target-date is the approximate year when investors plan to retire and may begin withdrawing their money. The asset allocation of the target-date funds will become more conservative as the target-date approaches and for five years after the target-date by lessening the equity exposure and increasing the exposure in fixed income type investments. The principal value of an investment in a target-date fund is not guaranteed at any time, including the target-date. There is no guarantee that the fund will provide adequate retirement income. A target-date fund should not be selected solely based on age or retirement date. Before investing, participants should carefully consider the fund's investment objectives, risks, charges and expenses, as well as their age, anticipated retirement date, risk tolerance, other investments owned, and planned withdrawals. The stated asset allocation may be subject to change. It is possible to lose money in a target-date fund, including losses near and following retirement. Investments in the Funds are not deposits or obligations of any bank and are not insured or guaranteed by any governmental agency or instrumentality.															
Prudential Day One® Income Fund[9,25]	06/30/2009	3.07%	1.38%	7.94%	0.45%	4.60%	4.96%	4.51%	5.47%	---	5.07%	-0.66%	0.67%	---	0.33%	0.33%
Prudential Day One Income Benchmark			*1.21%*	*7.05%*	*1.64%*	*5.89%*	*5.48%*	*4.77%*	*5.58%*	*---*	*4.51%*	*0.00%*	*0.81%*	*---*	*---*	*---*
Target-Date Retirement Category Median			*1.39%*	*8.40%*	*0.44%*	*4.38%*	*4.53%*	*4.15%*	*5.09%*	*---*	*5.42%*	*-1.37%*	*0.55%*	*---*	*---*	*---*
Retirement Goal Income Fund[25]	11/25/2002	4.64%	1.31%	8.33%	2.48%	6.30%	5.29%	4.65%	5.32%	---	4.70%	-0.91%	0.75%	---	0.42%	0.42%
Retirement Goal Income Fund[25]	11/25/2002	4.64%	1.31%	8.33%	2.48%	6.30%	5.26%	4.64%	5.38%	---	4.70%	-0.93%	0.74%	---	0.42%	0.42%
Retirement Goal Income Primary Benchmark		*5.10%*	*1.05%*	*6.68%*	*2.99%*	*7.09%*	*5.70%*	*4.95%*	*5.37%*	*---*	*3.95%*	*0.00%*	*0.96%*	*---*	*---*	*---*
Target-Date Retirement Category Median			*1.39%*	*8.40%*	*0.44%*	*4.38%*	*4.53%*	*4.15%*	*5.09%*	*---*	*5.42%*	*-2.08%*	*0.55%*	*---*	*---*	*---*
ALLOCATION - TARGET-DATE RETIREMENT INCOME (WITH INCOME GUARANTEE)																
Keep in mind that 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.***																
For Prudential Day One IncomeFlex Target, the target-date is the approximate year when investors plan to retire and may begin withdrawing their money. The asset allocation of the target-date funds will become more conservative until the date which is ten years prior to the target-date by lessening the equity exposure and increasing the exposure in fixed income investments. The principal value of an investment in a target-date fund is not guaranteed at any time, including the target-date. There is no guarantee that the fund will provide adequate retirement income. A target-date fund should not be selected solely based on age or retirement date. Before investing, participants should carefully consider the fund's investment objectives, risks, charges and expenses, as well as their age, anticipated retirement date, risk tolerance, other investments owned, and planned withdrawals. The stated asset allocation may be subject to change. It is possible to lose money in a target-date fund, including losses near and following retirement. These risks may be increased to the extent investors begin to make withdrawals from the fund significantly before the target date. Investments in the Funds are not deposits or obligations of any bank and are not insured or guaranteed by any governmental agency or instrumentality. For investors close to or in retirement, the fund's equity exposure may result in investment volatility that could reduce an investor's available retirement assets when they are needed. For investors farther from retirement, there is risk that a fund may invest too much in investments designed to ensure capital conservation and/or current income, which may prevent the investor from meeting his or her retirement goals.															
Prudential IncomeFlex® Select℠ Lifetime Income & Equity Fund[8,25]	11/28/2006	3.75%	1.32%	9.01%	1.30%	5.38%	4.61%	4.12%	5.42%	---	5.76%	-1.97%	0.53%	---	1.63%	1.63%
Prudential IncomeFlex® Select℠ Lifetime Income & Equity Fund[8,25]	11/28/2006	3.45%	1.28%	8.87%	1.04%	4.86%	4.09%	3.60%	4.90%	---	5.76%	-2.47%	0.44%	---	2.13%	2.13%
Target-Date Retirement Category Median			*1.39%*	*8.40%*	*0.44%*	*4.38%*	*4.53%*	*4.15%*	*5.09%*	*---*	*5.42%*	*-1.70%*	*0.55%*	*---*	*---*	*---*
Prudential Day One® IncomeFlex® Target Balanced Fund[2,5,25]	06/30/2009	0.26%	1.84%	12.15%	-2.88%	2.44%	4.48%	4.43%	6.59%	---	8.48%	-1.88%	0.42%	---	1.34%	1.34%
Prudential Day One® IncomeFlex® Target Balanced Fund[2,5,25]	06/30/2009	0.11%	1.82%	12.08%	-3.00%	2.18%	4.22%	4.16%	6.32%	---	8.48%	-2.13%	0.39%	---	1.59%	1.59%

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			CUMULATIVE RETURNS			AVERAGE ANNUAL RETURNS										
Fund/Benchmark Name	Inception Date	YTD 07/31/20	1 Month	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception	Risk 5 YRS	Alpha 5 YRS	Sharpe 5 YRS	DDA Rank 12/31/19	Gross Expense Ratio	Net Expense Ratio
ALLOCATION - TARGET-DATE 2000-2010																
For Retirement Goal, the target-date is the approximate year when investors plan to retire and may begin withdrawing their money. The asset allocation of the target-date funds will become more conservative as the target-date approaches and for five years after the target-date by lessening the equity exposure and increasing the exposure in fixed income type investments. The principal value of an investment in a target-date fund is not guaranteed at any time, including the target-date. There is no guarantee that the fund will provide adequate retirement income. A target-date fund should not be selected solely based on age or retirement date. Before investing, participants should carefully consider the fund's investment objectives, risks, charges and expenses, as well as their age, anticipated retirement date, risk tolerance, other investments owned, and planned withdrawals. The stated asset allocation may be subject to change. It is possible to lose money in a target-date fund, including losses near and following retirement. Investments in the Funds are not deposits or obligations of any bank and are not insured or guaranteed by any governmental agency or instrumentality.																
Retirement Goal 2010 Fund[25]	11/25/2002		1.32%	8.33%	2.54%	6.35%	5.28%	4.65%	5.66%	---	4.69%	-0.91%	0.75%	---	0.40%	0.40%
Retirement Goal 2010 Fund[25]	11/25/2002		1.32%	8.33%	2.54%	6.40%	5.30%	4.66%	5.64%	---	4.70%	-0.90%	0.75%	---	0.40%	0.40%
Retirement Goal 2010 Primary Benchmark		*5.10%*	*1.05%*	*6.68%*	*2.99%*	*7.09%*	*5.70%*	*4.95%*	*5.61%*	*---*	*3.95%*	*0.00%*	*0.96%*	*---*	*---*	*---*
Target-Date 2000-2010 Category Median			*1.65%*	*8.52%*	*0.17%*	*4.61%*	*5.00%*	*4.91%*	*6.69%*	*---*	*6.00%*	*-1.89%*	*0.61%*	*---*	*---*	*---*
ALLOCATION - TARGET-DATE 2015																
For Prudential Day One, the target-date is the approximate year when investors plan to retire and may begin withdrawing their money. The asset allocation of the target-date funds will become more conservative as the target-date approaches and for ten years after the target-date by lessening the equity exposure and increasing the exposure in fixed income investments. The principal value of an investment in a target-date fund is not guaranteed at any time, including the target-date. There is no guarantee that the fund will provide adequate retirement income. A target-date fund should not be selected solely based on age or retirement date. Before investing, participants should carefully consider the fund's investment objectives, risks, charges and expenses, as well as their age, anticipated retirement date, risk tolerance, other investments owned, and planned withdrawals. The stated asset allocation may be subject to change. It is possible to lose money in a target-date fund, including losses near and following retirement. These risks may be increased to the extent investors begin to make withdrawals from the fund significantly before the target date. Investments in the Funds are not deposits or obligations of any bank and are not insured or guaranteed by any governmental agency or instrumentality. For investors close to or in retirement, the fund's equity exposure may result in investment volatility that could reduce an investor's available retirement assets when they are needed. For investors farther from retirement, there is risk that a fund may invest too much in investments designed to ensure capital conservation and/or current income, which may prevent the investor from meeting his or her retirement goals.																
Prudential Day One® 2015 Fund[9,25]	06/30/2009	2.66%	1.45%	8.66%	-0.06%	4.46%	5.13%	4.82%	6.41%	---	5.78%	-0.76%	0.65%	---	0.34%	0.34%
Prudential Day One 2015 Benchmark			*1.29%*	*7.73%*	*1.31%*	*5.94%*	*5.79%*	*5.18%*	*6.51%*	*---*	*5.19%*	*0.00%*	*0.78%*	*---*	*---*	*---*
Target-Date 2015 Category Median			*1.65%*	*10.05%*	*-0.62%*	*4.34%*	*5.21%*	*5.17%*	*7.22%*	*---*	*7.04%*	*-1.33%*	*0.58%*	*---*	*---*	*---*

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Fund/Benchmark Name	Inception Date	YTD 07/31/20	CUMULATIVE RETURNS			AVERAGE ANNUAL RETURNS				Since Inception	Risk 5 YRS	Alpha 5 YRS	Sharpe 5 YRS	DDA Rank 12/31/19	Gross Expense Ratio	Net Expense Ratio
			1 Month	3 Month	YTD	1 Year	3 Year	5 Year	10 Year							
ALLOCATION - TARGET-DATE 2015 (WITH INCOME GUARANTEE)																
For Prudential Day One IncomeFlex Target, the target-date is the approximate year when investors plan to retire and may begin withdrawing their money. The asset allocation of the target-date funds will become more conservative until the date which is ten years prior to the target-date by lessening the equity exposure and increasing the exposure in fixed income investments. The principal value of an investment in a target-date fund is not guaranteed at any time, including the target-date. There is no guarantee that the fund will provide adequate retirement income. A target-date fund should not be selected solely based on age or retirement date. Before investing, participants should carefully consider the fund's investment objectives, risks, charges and expenses, as well as their age, anticipated retirement date, risk tolerance, other investments owned, and planned withdrawals. The stated asset allocation may be subject to change. It is possible to lose money in a target-date fund, including losses near and following retirement. These risks may be increased to the extent investors begin to make withdrawals from the fund significantly before the target date. Investments in the Funds are not deposits or obligations of any bank and are not insured or guaranteed by any governmental agency or instrumentality. For investors close to or in retirement, the fund's equity exposure may result in investment volatility that could reduce an investor's available retirement assets when they are needed. For investors farther from retirement, there is risk that a fund may invest too much in investments designed to ensure capital conservation and/or current income, which may prevent the investor from meeting his or her retirement goals.															
Prudential Day One® IncomeFlex® Target 2015 Fund[2,5,25]	06/30/2009	0.26%	1.84%	12.16%	-2.89%	2.44%	4.49%	4.40%	6.58%	---	8.50%	-1.96%	0.42%	---	1.34%	1.34%
Pru Day One IncomeFlex Target 2015 Benchmark			*1.71%*	*11.40%*	*-0.58%*	*5.51%*	*6.47%*	*6.04%*	*7.82%*	---	*7.79%*	*0.00%*	*0.65%*	---	---	---
Target-Date 2015 Category Median			*1.65%*	*10.05%*	*-0.62%*	*4.34%*	*5.21%*	*5.17%*	*7.22%*	---	*7.04%*	*-0.40%*	*0.58%*	---	---	---
ALLOCATION - TARGET-DATE 2020																
For Prudential Day One, the target-date is the approximate year when investors plan to retire and may begin withdrawing their money. The asset allocation of the target-date funds will become more conservative as the target-date approaches and for ten years after the target-date by lessening the equity exposure and increasing the exposure in fixed income investments. The principal value of an investment in a target-date fund is not guaranteed at any time, including the target-date. There is no guarantee that the fund will provide adequate retirement income. A target-date fund should not be selected solely based on age or retirement date. Before investing, participants should carefully consider the fund's investment objectives, risks, charges and expenses, as well as their age, anticipated retirement date, risk tolerance, other investments owned, and planned withdrawals. The stated asset allocation may be subject to change. It is possible to lose money in a target-date fund, including losses near and following retirement. These risks may be increased to the extent investors begin to make withdrawals from the fund significantly before the target date. Investments in the Funds are not deposits or obligations of any bank and are not insured or guaranteed by any governmental agency or instrumentality. For investors close to or in retirement, the fund's equity exposure may result in investment volatility that could reduce an investor's available retirement assets when they are needed. For investors farther from retirement, there is risk that a fund may invest too much in investments designed to ensure capital conservation and/or current income, which may prevent the investor from meeting his or her retirement goals.															
For Retirement Goal, the target-date is the approximate year when investors plan to retire and may begin withdrawing their money. The asset allocation of the target-date funds will become more conservative as the target-date approaches and for five years after the target-date by lessening the equity exposure and increasing the exposure in fixed income type investments. The principal value of an investment in a target-date fund is not guaranteed at any time, including the target-date. There is no guarantee that the fund will provide adequate retirement income. A target-date fund should not be selected solely based on age or retirement date. Before investing, participants should carefully consider the fund's investment objectives, risks, charges and expenses, as well as their age, anticipated retirement date, risk tolerance, other investments owned, and planned withdrawals. The stated asset allocation may be subject to change. It is possible to lose money in a target-date fund, including losses near and following retirement. Investments in the Funds are not deposits or obligations of any bank and are not insured or guaranteed by any governmental agency or instrumentality.															
Prudential Day One® 2020 Fund[9,25]	06/30/2009	2.16%	1.55%	9.66%	-0.71%	4.23%	5.28%	5.06%	7.15%	---	6.55%	-0.81%	0.61%	---	0.34%	0.34%
Prudential Day One 2020 Benchmark			*1.39%*	*8.76%*	*0.80%*	*5.90%*	*6.05%*	*5.50%*	*7.26%*	---	*5.95%*	*0.00%*	*0.74%*	---	---	---
Target-Date 2020 Category Median			*1.60%*	*10.24%*	*-0.98%*	*4.20%*	*5.20%*	*5.18%*	*7.44%*	---	*7.47%*	*-1.31%*	*0.55%*	---	---	---
Retirement Goal 2020 Fund[25]	11/25/2002	4.02%	1.41%	9.13%	1.69%	5.91%	5.51%	5.04%	7.36%	---	5.79%	-1.00%	0.68%	---	0.44%	0.44%
Retirement Goal 2020 Fund[25]	11/25/2002	3.97%	1.41%	9.13%	1.64%	5.85%	5.52%	5.09%	7.38%	---	5.79%	-0.94%	0.69%	---	0.44%	0.44%
Retirement Goal 2020 Primary Benchmark		*4.94%*	*1.21%*	*7.80%*	*2.59%*	*7.17%*	*6.29%*	*5.65%*	*7.50%*	---	*5.19%*	*0.00%*	*0.87%*	---	---	---
Target-Date 2020 Category Median			*1.60%*	*10.24%*	*-0.98%*	*4.20%*	*5.20%*	*5.18%*	*7.44%*	---	*7.47%*	*-2.19%*	*0.55%*	---	---	---

The Lancaster County, Nebraska Employees Retirement Plan

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Fund Performance as of June 30, 2020

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			CUMULATIVE RETURNS			AVERAGE ANNUAL RETURNS										
Fund/Benchmark Name	Inception Date	YTD 07/31/20	1 Month	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception	Risk 5 YRS	Alpha 5 YRS	Sharpe 5 YRS	DDA Rank 12/31/19	Gross Expense Ratio	Net Expense Ratio
ALLOCATION - TARGET-DATE 2020 (WITH INCOME GUARANTEE)																
For Prudential Day One IncomeFlex Target, the target-date is the approximate year when investors plan to retire and may begin withdrawing their money. The asset allocation of the target-date funds will become more conservative until the date which is ten years prior to the target-date by lessening the equity exposure and increasing the exposure in fixed income investments. The principal value of an investment in a target-date fund is not guaranteed at any time, including the target-date. There is no guarantee that the fund will provide adequate retirement income. A target-date fund should not be selected solely based on age or retirement date. Before investing, participants should carefully consider the fund's investment objectives, risks, charges and expenses, as well as their age, anticipated retirement date, risk tolerance, other investments owned, and planned withdrawals. The stated asset allocation may be subject to change. It is possible to lose money in a target-date fund, including losses near and following retirement. These risks may be increased to the extent investors begin to make withdrawals from the fund significantly before the target date. Investments in the Funds are not deposits or obligations of any bank and are not insured or guaranteed by any governmental agency or instrumentality. For investors close to or in retirement, the fund's equity exposure may result in investment volatility that could reduce an investor's available retirement assets when they are needed. For investors farther from retirement, there is risk that a fund may invest too much in investments designed to ensure capital conservation and/or current income, which may prevent the investor from meeting his or her retirement goals.															
Prudential Day One® IncomeFlex® Target 2020 Fund[2,5,25]	06/30/2009	0.26%	1.84%	12.16%	-2.88%	2.44%	4.49%	4.40%	6.58%	---	8.50%	-1.96%	0.42%	---	1.34%	1.34%
Pru Day One IncomeFlex Target 2020 Benchmark			*1.71%*	*11.40%*	*-0.58%*	*5.51%*	*6.47%*	*6.04%*	*7.82%*	---	*7.79%*	*0.00%*	*0.65%*	---	---	---
Target-Date 2020 Category Median			*1.60%*	*10.24%*	*-0.98%*	*4.20%*	*5.20%*	*5.18%*	*7.44%*	---	*7.47%*	*-0.64%*	*0.55%*	---	---	---
ALLOCATION - TARGET-DATE 2025																
For Prudential Day One, the target-date is the approximate year when investors plan to retire and may begin withdrawing their money. The asset allocation of the target-date funds will become more conservative as the target-date approaches and for ten years after the target-date by lessening the equity exposure and increasing the exposure in fixed income investments. The principal value of an investment in a target-date fund is not guaranteed at any time, including the target-date. There is no guarantee that the fund will provide adequate retirement income. A target-date fund should not be selected solely based on age or retirement date. Before investing, participants should carefully consider the fund's investment objectives, risks, charges and expenses, as well as their age, anticipated retirement date, risk tolerance, other investments owned, and planned withdrawals. The stated asset allocation may be subject to change. It is possible to lose money in a target-date fund, including losses near and following retirement. These risks may be increased to the extent investors begin to make withdrawals from the fund significantly before the target date. Investments in the Funds are not deposits or obligations of any bank and are not insured or guaranteed by any governmental agency or instrumentality. For investors close to or in retirement, the fund's equity exposure may result in investment volatility that could reduce an investor's available retirement assets when they are needed. For investors farther from retirement, there is risk that a fund may invest too much in investments designed to ensure capital conservation and/or current income, which may prevent the investor from meeting his or her retirement goals.															
Prudential Day One® 2025 Fund[9,25]	06/30/2009	1.70%	1.71%	10.51%	-1.28%	3.99%	5.48%	5.46%	8.25%	---	7.50%	-0.81%	0.60%	---	0.34%	0.34%
Prudential Day One 2025 Benchmark			*1.50%*	*9.57%*	*0.26%*	*5.70%*	*6.27%*	*5.94%*	*8.34%*	---	*6.92%*	*0.00%*	*0.71%*	---	---	---
Target-Date 2025 Category Median			*1.86%*	*12.05%*	*-1.84%*	*3.92%*	*5.55%*	*5.55%*	*8.17%*	---	*9.01%*	*-1.63%*	*0.51%*	---	---	---

The Lancaster County, Nebraska Employees Retirement Plan

Prudential

Fund Performance as of June 30, 2020

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Fund/Benchmark Name	Inception Date	YTD 07/31/20	1 Month	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception	Risk 5 YRS	Alpha 5 YRS	Sharpe 5 YRS	DDA Rank 12/31/19	Gross Expense Ratio	Net Expense Ratio
ALLOCATION - TARGET-DATE 2025 (WITH INCOME GUARANTEE)																
For Prudential Day One IncomeFlex Target, the target-date is the approximate year when investors plan to retire and may begin withdrawing their money. The asset allocation of the target-date funds will become more conservative until the date which is ten years prior to the target-date by lessening the equity exposure and increasing the exposure in fixed income investments. The principal value of an investment in a target-date fund is not guaranteed at any time, including the target-date. There is no guarantee that the fund will provide adequate retirement income. A target-date fund should not be selected solely based on age or retirement date. Before investing, participants should carefully consider the fund's investment objectives, risks, charges and expenses, as well as their age, anticipated retirement date, risk tolerance, other investments owned, and planned withdrawals. The stated asset allocation may be subject to change. It is possible to lose money in a target-date fund, including losses near and following retirement. These risks may be increased to the extent investors begin to make withdrawals from the fund significantly before the target date. Investments in the Funds are not deposits or obligations of any bank and are not insured or guaranteed by any governmental agency or instrumentality. For investors close to or in retirement, the fund's equity exposure may result in investment volatility that could reduce an investor's available retirement assets when they are needed. For investors farther from retirement, there is risk that a fund may invest too much in investments designed to ensure capital conservation and/or current income, which may prevent the investor from meeting his or her retirement goals.															
Prudential Day One® IncomeFlex® Target 2025 Fund[2,5,25]	06/30/2009	0.26%	1.84%	12.16%	-2.88%	2.44%	4.49%	4.40%	7.08%	---	8.50%	-1.95%	0.42%	---	1.34%	1.34%
Pru Day One IncomeFlex Target 2025 Benchmark			*1.71%*	*11.40%*	*-0.58%*	*5.51%*	*6.47%*	*6.04%*	*8.32%*	---	*7.79%*	*0.00%*	*0.65%*	---	---	---
Target-Date 2025 Category Median			*1.86%*	*12.05%*	*-1.84%*	*3.92%*	*5.55%*	*5.55%*	*8.17%*	---	*9.01%*	*-1.14%*	*0.51%*	---	---	---
ALLOCATION - TARGET-DATE 2030																
For Prudential Day One, the target-date is the approximate year when investors plan to retire and may begin withdrawing their money. The asset allocation of the target-date funds will become more conservative as the target-date approaches and for ten years after the target-date by lessening the equity exposure and increasing the exposure in fixed income investments. The principal value of an investment in a target-date fund is not guaranteed at any time, including the target-date. There is no guarantee that the fund will provide adequate retirement income. A target-date fund should not be selected solely based on age or retirement date. Before investing, participants should carefully consider the fund's investment objectives, risks, charges and expenses, as well as their age, anticipated retirement date, risk tolerance, other investments owned, and planned withdrawals. The stated asset allocation may be subject to change. It is possible to lose money in a target-date fund, including losses near and following retirement. These risks may be increased to the extent investors begin to make withdrawals from the fund significantly before the target date. Investments in the Funds are not deposits or obligations of any bank and are not insured or guaranteed by any governmental agency or instrumentality. For investors close to or in retirement, the fund's equity exposure may result in investment volatility that could reduce an investor's available retirement assets when they are needed. For investors farther from retirement, there is risk that a fund may invest too much in investments designed to ensure capital conservation and/or current income, which may prevent the investor from meeting his or her retirement goals.															
For Retirement Goal, the target-date is the approximate year when investors plan to retire and may begin withdrawing their money. The asset allocation of the target-date funds will become more conservative as the target-date approaches and for five years after the target-date by lessening the equity exposure and increasing the exposure in fixed income type investments. The principal value of an investment in a target-date fund is not guaranteed at any time, including the target-date. There is no guarantee that the fund will provide adequate retirement income. A target-date fund should not be selected solely based on age or retirement date. Before investing, participants should carefully consider the fund's investment objectives, risks, charges and expenses, as well as their age, anticipated retirement date, risk tolerance, other investments owned, and planned withdrawals. The stated asset allocation may be subject to change. It is possible to lose money in a target-date fund, including losses near and following retirement. Investments in the Funds are not deposits or obligations of any bank and are not insured or guaranteed by any governmental agency or instrumentality.															
Prudential Day One® 2030 Fund[9,25]	06/30/2009	0.63%	1.98%	12.74%	-2.71%	3.58%	5.85%	6.05%	9.22%	---	9.50%	-1.01%	0.55%	---	0.34%	0.34%
Prudential Day One 2030 Benchmark			*1.78%*	*11.70%*	*-0.84%*	*5.71%*	*6.89%*	*6.72%*	*9.39%*	---	*8.82%*	*0.00%*	*0.66%*	---	---	---
Target-Date 2030 Category Median			*2.09%*	*13.83%*	*-2.93%*	*3.57%*	*5.68%*	*5.80%*	*8.51%*	---	*10.37%*	*-1.63%*	*0.49%*	---	---	---
Retirement Goal 2030 Fund[25]	11/25/2002	2.26%	1.95%	14.15%	-0.87%	4.91%	6.35%	6.20%	9.26%	---	9.59%	-1.39%	0.56%	---	0.52%	0.52%
Retirement Goal 2030 Fund[25]	11/25/2002	2.22%	1.95%	14.14%	-0.90%	4.82%	6.24%	6.14%	9.20%	---	9.61%	-1.46%	0.55%	---	0.52%	0.52%
Retirement Goal 2030 Primary Benchmark		*4.19%*	*1.83%*	*12.85%*	*0.74%*	*7.36%*	*7.73%*	*7.23%*	*9.65%*	---	*8.79%*	*0.00%*	*0.71%*	---	---	---
Target-Date 2030 Category Median			*2.09%*	*13.83%*	*-2.93%*	*3.57%*	*5.68%*	*5.80%*	*8.51%*	---	*10.37%*	*-2.20%*	*0.49%*	---	---	---

The Lancaster County, Nebraska Employees Retirement Plan

Prudential

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Fund/Benchmark Name	Inception Date	YTD 07/31/20	1 Month	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception	Risk 5 YRS	Alpha 5 YRS	Sharpe 5 YRS	DDA Rank 12/31/19	Gross Expense Ratio	Net Expense Ratio
ALLOCATION - TARGET-DATE 2030 (WITH INCOME GUARANTEE)																
For Prudential Day One IncomeFlex Target, the target-date is the approximate year when investors plan to retire and may begin withdrawing their money. The asset allocation of the target-date funds will become more conservative until the date which is ten years prior to the target-date by lessening the equity exposure and increasing the exposure in fixed income investments. The principal value of an investment in a target-date fund is not guaranteed at any time, including the target-date. There is no guarantee that the fund will provide adequate retirement income. A target-date fund should not be selected solely based on age or retirement date. Before investing, participants should carefully consider the fund's investment objectives, risks, charges and expenses, as well as their age, anticipated retirement date, risk tolerance, other investments owned, and planned withdrawals. The stated asset allocation may be subject to change. It is possible to lose money in a target-date fund, including losses near and following retirement. These risks may be increased to the extent investors begin to make withdrawals from the fund significantly before the target date. Investments in the Funds are not deposits or obligations of any bank and are not insured or guaranteed by any governmental agency or instrumentality. For investors close to or in retirement, the fund's equity exposure may result in investment volatility that could reduce an investor's available retirement assets when they are needed. For investors farther from retirement, there is risk that a fund may invest too much in investments designed to ensure capital conservation and/or current income, which may prevent the investor from meeting his or her retirement goals.															
Prudential Day One® IncomeFlex® Target 2030 Fund[2,5,25]	06/30/2009	0.26%	1.84%	12.16%	-2.88%	3.40%	5.82%	6.02%	9.19%	---	9.39%	-1.11%	0.55%	---	1.34%	1.34%
Pru Day One IncomeFlex Target 2030 Benchmark			*1.71%*	*11.40%*	*-0.58%*	*5.98%*	*6.99%*	*6.79%*	*9.42%*	*---*	*8.70%*	*0.00%*	*0.67%*	*---*	*---*	*---*
Target-Date 2030 Category Median			*2.09%*	*13.83%*	*-2.93%*	*3.57%*	*5.68%*	*5.80%*	*8.51%*	*---*	*10.37%*	*-1.77%*	*0.49%*	*---*	*---*	*---*
ALLOCATION - TARGET-DATE 2035																
For Prudential Day One, the target-date is the approximate year when investors plan to retire and may begin withdrawing their money. The asset allocation of the target-date funds will become more conservative as the target-date approaches and for ten years after the target-date by lessening the equity exposure and increasing the exposure in fixed income investments. The principal value of an investment in a target-date fund is not guaranteed at any time, including the target-date. There is no guarantee that the fund will provide adequate retirement income. A target-date fund should not be selected solely based on age or retirement date. Before investing, participants should carefully consider the fund's investment objectives, risks, charges and expenses, as well as their age, anticipated retirement date, risk tolerance, other investments owned, and planned withdrawals. The stated asset allocation may be subject to change. It is possible to lose money in a target-date fund, including losses near and following retirement. These risks may be increased to the extent investors begin to make withdrawals from the fund significantly before the target date. Investments in the Funds are not deposits or obligations of any bank and are not insured or guaranteed by any governmental agency or instrumentality. For investors close to or in retirement, the fund's equity exposure may result in investment volatility that could reduce an investor's available retirement assets when they are needed. For investors farther from retirement, there is risk that a fund may invest too much in investments designed to ensure capital conservation and/or current income, which may prevent the investor from meeting his or her retirement goals.															
Prudential Day One® 2035 Fund[9,25]	06/30/2009	-0.54%	2.22%	14.95%	-4.24%	2.69%	5.85%	6.25%	9.74%	---	11.07%	-1.12%	0.50%	---	0.34%	0.34%
Prudential Day One 2035 Benchmark			*2.04%*	*13.96%*	*-2.12%*	*5.20%*	*7.11%*	*7.08%*	*9.98%*	*---*	*10.36%*	*0.00%*	*0.60%*	*---*	*---*	*---*
Target-Date 2035 Category Median			*2.30%*	*15.90%*	*-3.70%*	*3.15%*	*5.85%*	*5.98%*	*8.95%*	*---*	*11.62%*	*-1.60%*	*0.46%*	*---*	*---*	*---*

The Lancaster County, Nebraska Employees Retirement Plan

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Fund/Benchmark Name	Inception Date	YTD 07/31/20	CUMULATIVE RETURNS			AVERAGE ANNUAL RETURNS				Since Inception	Risk 5 YRS	Alpha 5 YRS	Sharpe 5 YRS	DDA Rank 12/31/19	Gross Expense Ratio	Net Expense Ratio
			1 Month	3 Month	YTD	1 Year	3 Year	5 Year	10 Year							
ALLOCATION - TARGET-DATE 2035 (WITH INCOME GUARANTEE)																
For Prudential Day One IncomeFlex Target, the target-date is the approximate year when investors plan to retire and may begin withdrawing their money. The asset allocation of the target-date funds will become more conservative until the date which is ten years prior to the target-date by lessening the equity exposure and increasing the exposure in fixed income investments. The principal value of an investment in a target-date fund is not guaranteed at any time, including the target-date. There is no guarantee that the fund will provide adequate retirement income. A target-date fund should not be selected solely based on age or retirement date. Before investing, participants should carefully consider the fund's investment objectives, risks, charges and expenses, as well as their age, anticipated retirement date, risk tolerance, other investments owned, and planned withdrawals. The stated asset allocation may be subject to change. It is possible to lose money in a target-date fund, including losses near and following retirement. These risks may be increased to the extent investors begin to make withdrawals from the fund significantly before the target date. Investments in the Funds are not deposits or obligations of any bank and are not insured or guaranteed by any governmental agency or instrumentality. For investors close to or in retirement, the fund's equity exposure may result in investment volatility that could reduce an investor's available retirement assets when they are needed. For investors farther from retirement, there is risk that a fund may invest too much in investments designed to ensure capital conservation and/or current income, which may prevent the investor from meeting his or her retirement goals.															
Prudential Day One® IncomeFlex® Target 2035 Fund[2,5,25]	06/30/2009	-0.53%	2.22%	14.95%	-4.24%	2.69%	5.85%	6.22%	9.72%	---	11.07%	-1.17%	0.50%	---	0.34%	0.34%
Pru Day One IncomeFlex Target 2035 Benchmark			*2.04%*	*13.96%*	*-2.12%*	*5.20%*	*7.13%*	*7.09%*	*9.98%*	---	*10.34%*	*0.00%*	*0.61%*	---	---	---
Target-Date 2035 Category Median			*2.30%*	*15.90%*	*-3.70%*	*3.15%*	*5.85%*	*5.98%*	*8.95%*	---	*11.62%*	*-1.62%*	*0.46%*	---	---	---
ALLOCATION - TARGET-DATE 2040																
For Prudential Day One, the target-date is the approximate year when investors plan to retire and may begin withdrawing their money. The asset allocation of the target-date funds will become more conservative as the target-date approaches and for ten years after the target-date by lessening the equity exposure and increasing the exposure in fixed income investments. The principal value of an investment in a target-date fund is not guaranteed at any time, including the target-date. There is no guarantee that the fund will provide adequate retirement income. A target-date fund should not be selected solely based on age or retirement date. Before investing, participants should carefully consider the fund's investment objectives, risks, charges and expenses, as well as their age, anticipated retirement date, risk tolerance, other investments owned, and planned withdrawals. The stated asset allocation may be subject to change. It is possible to lose money in a target-date fund, including losses near and following retirement. These risks may be increased to the extent investors begin to make withdrawals from the fund significantly before the target date. Investments in the Funds are not deposits or obligations of any bank and are not insured or guaranteed by any governmental agency or instrumentality. For investors close to or in retirement, the fund's equity exposure may result in investment volatility that could reduce an investor's available retirement assets when they are needed. For investors farther from retirement, there is risk that a fund may invest too much in investments designed to ensure capital conservation and/or current income, which may prevent the investor from meeting his or her retirement goals.															
For Retirement Goal, the target-date is the approximate year when investors plan to retire and may begin withdrawing their money. The asset allocation of the target-date funds will become more conservative as the target-date approaches and for five years after the target-date by lessening the equity exposure and increasing the exposure in fixed income type investments. The principal value of an investment in a target-date fund is not guaranteed at any time, including the target-date. There is no guarantee that the fund will provide adequate retirement income. A target-date fund should not be selected solely based on age or retirement date. Before investing, participants should carefully consider the fund's investment objectives, risks, charges and expenses, as well as their age, anticipated retirement date, risk tolerance, other investments owned, and planned withdrawals. The stated asset allocation may be subject to change. It is possible to lose money in a target-date fund, including losses near and following retirement. Investments in the Funds are not deposits or obligations of any bank and are not insured or guaranteed by any governmental agency or instrumentality.															
Prudential Day One® 2040 Fund[9,25]	06/30/2009	-1.69%	2.39%	16.16%	-5.57%	1.54%	5.62%	6.16%	9.99%	---	12.04%	-1.33%	0.46%	---	0.34%	0.34%
Prudential Day One 2040 Benchmark			*2.26%*	*15.05%*	*-3.10%*	*4.55%*	*7.15%*	*7.19%*	*10.31%*	---	*11.21%*	*0.00%*	*0.58%*	---	---	---
Target-Date 2040 Category Median			*2.49%*	*17.20%*	*-4.80%*	*2.51%*	*5.76%*	*6.07%*	*9.15%*	---	*12.67%*	*-1.54%*	*0.44%*	---	---	---
Retirement Goal 2040 Fund[25]	11/25/2002	0.03%	2.10%	16.97%	-3.47%	3.11%	6.22%	6.38%	10.00%	---	12.15%	-1.58%	0.48%	---	0.59%	0.59%
Retirement Goal 2040 Fund[25]	11/25/2002	-0.02%	2.10%	16.97%	-3.53%	2.97%	6.16%	6.35%	9.94%	---	12.15%	-1.61%	0.47%	---	0.59%	0.59%
Retirement Goal 2040 Primary Benchmark		*2.32%*	*2.19%*	*16.17%*	*-1.66%*	*6.11%*	*7.91%*	*7.70%*	*10.60%*	---	*11.35%*	*0.00%*	*0.61%*	---	---	---
Target-Date 2040 Category Median			*2.49%*	*17.20%*	*-4.80%*	*2.51%*	*5.76%*	*6.07%*	*9.15%*	---	*12.67%*	*-2.00%*	*0.44%*	---	---	---

The Lancaster County, Nebraska Employees Retirement Plan

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Fund Performance as of June 30, 2020

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			CUMULATIVE RETURNS			AVERAGE ANNUAL RETURNS										
Fund/Benchmark Name	Inception Date	YTD 07/31/20	1 Month	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception	Risk 5 YRS	Alpha 5 YRS	Sharpe 5 YRS	DDA Rank 12/31/19	Gross Expense Ratio	Net Expense Ratio
ALLOCATION - TARGET-DATE 2040 (WITH INCOME GUARANTEE)																
For Prudential Day One IncomeFlex Target, the target-date is the approximate year when investors plan to retire and may begin withdrawing their money. The asset allocation of the target-date funds will become more conservative until the date which is ten years prior to the target-date by lessening the equity exposure and increasing the exposure in fixed income investments. The principal value of an investment in a target-date fund is not guaranteed at any time, including the target-date. There is no guarantee that the fund will provide adequate retirement income. A target-date fund should not be selected solely based on age or retirement date. Before investing, participants should carefully consider the fund's investment objectives, risks, charges and expenses, as well as their age, anticipated retirement date, risk tolerance, other investments owned, and planned withdrawals. The stated asset allocation may be subject to change. It is possible to lose money in a target-date fund, including losses near and following retirement. These risks may be increased to the extent investors begin to make withdrawals from the fund significantly before the target date. Investments in the Funds are not deposits or obligations of any bank and are not insured or guaranteed by any governmental agency or instrumentality. For investors close to or in retirement, the fund's equity exposure may result in investment volatility that could reduce an investor's available retirement assets when they are needed. For investors farther from retirement, there is risk that a fund may invest too much in investments designed to ensure capital conservation and/or current income, which may prevent the investor from meeting his or her retirement goals.															
Prudential Day One® IncomeFlex® Target 2040 Fund[2,5,25]	06/30/2009	-1.69%	2.39%	16.16%	-5.57%	1.54%	5.61%	6.14%	9.97%	---	12.04%	-1.37%	0.46%	---	0.34%	0.34%
Pru Day One IncomeFlex Target 2040 Benchmark			*2.26%*	*15.05%*	*-3.10%*	*4.55%*	*7.16%*	*7.19%*	*10.31%*	---	*11.19%*	*0.00%*	*0.58%*	---	---	---
Target-Date 2040 Category Median			*2.49%*	*17.20%*	*-4.80%*	*2.51%*	*5.76%*	*6.07%*	*9.15%*	---	*12.67%*	*-1.56%*	*0.44%*	---	---	---
ALLOCATION - TARGET-DATE 2045																
For Prudential Day One, the target-date is the approximate year when investors plan to retire and may begin withdrawing their money. The asset allocation of the target-date funds will become more conservative as the target-date approaches and for ten years after the target-date by lessening the equity exposure and increasing the exposure in fixed income investments. The principal value of an investment in a target-date fund is not guaranteed at any time, including the target-date. There is no guarantee that the fund will provide adequate retirement income. A target-date fund should not be selected solely based on age or retirement date. Before investing, participants should carefully consider the fund's investment objectives, risks, charges and expenses, as well as their age, anticipated retirement date, risk tolerance, other investments owned, and planned withdrawals. The stated asset allocation may be subject to change. It is possible to lose money in a target-date fund, including losses near and following retirement. These risks may be increased to the extent investors begin to make withdrawals from the fund significantly before the target date. Investments in the Funds are not deposits or obligations of any bank and are not insured or guaranteed by any governmental agency or instrumentality. For investors close to or in retirement, the fund's equity exposure may result in investment volatility that could reduce an investor's available retirement assets when they are needed. For investors farther from retirement, there is risk that a fund may invest too much in investments designed to ensure capital conservation and/or current income, which may prevent the investor from meeting his or her retirement goals.															
Prudential Day One® 2045 Fund[9,25]	06/30/2009	-2.59%	2.54%	17.23%	-6.60%	0.74%	5.36%	5.99%	10.05%	---	12.83%	-1.48%	0.43%	---	0.34%	0.34%
Prudential Day One 2045 Benchmark			*2.42%*	*16.09%*	*-3.83%*	*4.12%*	*7.09%*	*7.17%*	*10.43%*	---	*11.93%*	*0.00%*	*0.55%*	---	---	---
Target-Date 2045 Category Median			*2.61%*	*18.16%*	*-5.48%*	*2.09%*	*5.75%*	*6.11%*	*9.30%*	---	*13.35%*	*-1.46%*	*0.43%*	---	---	---

The Lancaster County, Nebraska Employees Retirement Plan

Prudential

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Fund/Benchmark Name	Inception Date	YTD 07/31/20	CUMULATIVE RETURNS			AVERAGE ANNUAL RETURNS				Since Inception	Risk 5 YRS	Alpha 5 YRS	Sharpe 5 YRS	DDA Rank 12/31/19	Gross Expense Ratio	Net Expense Ratio
			1 Month	3 Month	YTD	1 Year	3 Year	5 Year	10 Year							
ALLOCATION - TARGET-DATE 2045 (WITH INCOME GUARANTEE)																
For Prudential Day One IncomeFlex Target, the target-date is the approximate year when investors plan to retire and may begin withdrawing their money. The asset allocation of the target-date funds will become more conservative until the date which is ten years prior to the target-date by lessening the equity exposure and increasing the exposure in fixed income investments. The principal value of an investment in a target-date fund is not guaranteed at any time, including the target-date. There is no guarantee that the fund will provide adequate retirement income. A target-date fund should not be selected solely based on age or retirement date. Before investing, participants should carefully consider the fund's investment objectives, risks, charges and expenses, as well as their age, anticipated retirement date, risk tolerance, other investments owned, and planned withdrawals. The stated asset allocation may be subject to change. It is possible to lose money in a target-date fund, including losses near and following retirement. These risks may be increased to the extent investors begin to make withdrawals from the fund significantly before the target date. Investments in the Funds are not deposits or obligations of any bank and are not insured or guaranteed by any governmental agency or instrumentality. For investors close to or in retirement, the fund's equity exposure may result in investment volatility that could reduce an investor's available retirement assets when they are needed. For investors farther from retirement, there is risk that a fund may invest too much in investments designed to ensure capital conservation and/or current income, which may prevent the investor from meeting his or her retirement goals.															
Prudential Day One® IncomeFlex® Target 2045 Fund[2,5,25]	06/30/2009	-2.60%	2.54%	17.23%	-6.60%	0.72%	5.36%	5.98%	10.03%	---	12.83%	-1.53%	0.43%	---	0.34%	0.34%
Pru Day One IncomeFlex Target 2045 Benchmark			*2.42%*	*16.09%*	*-3.83%*	*4.12%*	*7.14%*	*7.20%*	*10.44%*	---	*11.91%*	*0.00%*	*0.55%*	---	---	---
Target-Date 2045 Category Median			*2.61%*	*18.16%*	*-5.48%*	*2.09%*	*5.75%*	*6.11%*	*9.30%*	---	*13.35%*	*-1.50%*	*0.43%*	---	---	---
ALLOCATION - TARGET-DATE 2050																
For Prudential Day One, the target-date is the approximate year when investors plan to retire and may begin withdrawing their money. The asset allocation of the target-date funds will become more conservative as the target-date approaches and for ten years after the target-date by lessening the equity exposure and increasing the exposure in fixed income investments. The principal value of an investment in a target-date fund is not guaranteed at any time, including the target-date. There is no guarantee that the fund will provide adequate retirement income. A target-date fund should not be selected solely based on age or retirement date. Before investing, participants should carefully consider the fund's investment objectives, risks, charges and expenses, as well as their age, anticipated retirement date, risk tolerance, other investments owned, and planned withdrawals. The stated asset allocation may be subject to change. It is possible to lose money in a target-date fund, including losses near and following retirement. These risks may be increased to the extent investors begin to make withdrawals from the fund significantly before the target date. Investments in the Funds are not deposits or obligations of any bank and are not insured or guaranteed by any governmental agency or instrumentality. For investors close to or in retirement, the fund's equity exposure may result in investment volatility that could reduce an investor's available retirement assets when they are needed. For investors farther from retirement, there is risk that a fund may invest too much in investments designed to ensure capital conservation and/or current income, which may prevent the investor from meeting his or her retirement goals.															
For Retirement Goal, the target-date is the approximate year when investors plan to retire and may begin withdrawing their money. The asset allocation of the target-date funds will become more conservative as the target-date approaches and for five years after the target-date by lessening the equity exposure and increasing the exposure in fixed income type investments. The principal value of an investment in a target-date fund is not guaranteed at any time, including the target-date. There is no guarantee that the fund will provide adequate retirement income. A target-date fund should not be selected solely based on age or retirement date. Before investing, participants should carefully consider the fund's investment objectives, risks, charges and expenses, as well as their age, anticipated retirement date, risk tolerance, other investments owned, and planned withdrawals. The stated asset allocation may be subject to change. It is possible to lose money in a target-date fund, including losses near and following retirement. Investments in the Funds are not deposits or obligations of any bank and are not insured or guaranteed by any governmental agency or instrumentality.															
Prudential Day One® 2050 Fund[9,25]	06/30/2009	-3.12%	2.60%	17.65%	-7.18%	0.16%	5.24%	5.96%	10.10%	---	13.23%	-1.55%	0.42%	---	0.35%	0.35%
Prudential Day One 2050 Benchmark			*2.52%*	*16.54%*	*-4.31%*	*3.78%*	*7.09%*	*7.22%*	*10.52%*	---	*12.30%*	*0.00%*	*0.54%*	---	---	---
Target-Date 2050 Category Median			*2.65%*	*18.47%*	*-5.66%*	*1.71%*	*5.64%*	*6.10%*	*9.36%*	---	*13.43%*	*-1.38%*	*0.42%*	---	---	---
Retirement Goal 2050 Fund[25]	06/27/2005	-1.31%	2.20%	18.64%	-4.99%	1.82%	6.13%	6.47%	10.55%	---	13.65%	-1.76%	0.44%	---	0.63%	0.63%
Retirement Goal 2050 Fund[25]	06/27/2005	-1.30%	2.20%	18.64%	-4.98%	1.87%	6.16%	6.48%	10.52%	---	13.66%	-1.75%	0.45%	---	0.63%	0.63%
Retirement Goal 2050 Primary Benchmark		*1.30%*	*2.36%*	*17.95%*	*-2.98%*	*5.39%*	*8.08%*	*8.02%*	*11.33%*	---	*12.84%*	*0.00%*	*0.58%*	---	---	---
Target-Date 2050 Category Median			*2.65%*	*18.47%*	*-5.66%*	*1.71%*	*5.64%*	*6.10%*	*9.36%*	---	*13.43%*	*-1.91%*	*0.42%*	---	---	---

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Fund/Benchmark Name	Inception Date	YTD 07/31/20	1 Month	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception	Risk 5 YRS	Alpha 5 YRS	Sharpe 5 YRS	DDA Rank 12/31/19	Gross Expense Ratio	Net Expense Ratio
ALLOCATION - TARGET-DATE 2050 (WITH INCOME GUARANTEE)																
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Prudential Day One® IncomeFlex® Target 2050 Fund[2,5,25]	06/30/2009	-3.12%	2.60%	17.65%	-7.18%	0.17%	5.24%	5.95%	10.09%	---	13.23%	-1.57%	0.42%	---	0.35%	0.35%
Pru Day One IncomeFlex Target 2050 Benchmark			*2.52%*	*16.54%*	*-4.31%*	*3.78%*	*7.11%*	*7.23%*	*10.52%*	*---*	*12.28%*	*0.00%*	*0.54%*	*---*	*---*	*---*
Target-Date 2050 Category Median			*2.65%*	*18.47%*	*-5.66%*	*1.71%*	*5.64%*	*6.10%*	*9.36%*	*---*	*13.43%*	*-1.40%*	*0.42%*	*---*	*---*	*---*
ALLOCATION - TARGET-DATE 2055																
For Prudential Day One, the target-date is the approximate year when investors plan to retire and may begin withdrawing their money. The asset allocation of the target-date funds will become more conservative as the target-date approaches and for ten years after the target-date by lessening the equity exposure and increasing the exposure in fixed income investments. The principal value of an investment in a target-date fund is not guaranteed at any time, including the target-date. There is no guarantee that the fund will provide adequate retirement income. A target-date fund should not be selected solely based on age or retirement date. Before investing, participants should carefully consider the fund's investment objectives, risks, charges and expenses, as well as their age, anticipated retirement date, risk tolerance, other investments owned, and planned withdrawals. The stated asset allocation may be subject to change. It is possible to lose money in a target-date fund, including losses near and following retirement. These risks may be increased to the extent investors begin to make withdrawals from the fund significantly before the target date. Investments in the Funds are not deposits or obligations of any bank and are not insured or guaranteed by any governmental agency or instrumentality. For investors close to or in retirement, the fund's equity exposure may result in investment volatility that could reduce an investor's available retirement assets when they are needed. For investors farther from retirement, there is risk that a fund may invest too much in investments designed to ensure capital conservation and/or current income, which may prevent the investor from meeting his or her retirement goals.															
Prudential Day One® 2055 Fund[9,25]	06/30/2009	-3.73%	2.74%	18.17%	-7.86%	-0.49%	4.99%	5.86%	10.17%	---	13.74%	-1.65%	0.40%	---	0.35%	0.35%
Prudential Day One 2055 Benchmark			*2.64%*	*16.94%*	*-4.85%*	*3.38%*	*6.97%*	*7.22%*	*10.64%*	*---*	*12.75%*	*0.00%*	*0.52%*	*---*	*---*	*---*
Target-Date 2055 Category Median			*2.66%*	*18.67%*	*-5.88%*	*1.75%*	*5.72%*	*6.15%*	*9.41%*	*---*	*13.57%*	*-1.31%*	*0.43%*	*---*	*---*	*---*

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			CUMULATIVE RETURNS			AVERAGE ANNUAL RETURNS										
Fund/Benchmark Name	Inception Date	YTD 07/31/20	1 Month	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception	Risk 5 YRS	Alpha 5 YRS	Sharpe 5 YRS	DDA Rank 12/31/19	Gross Expense Ratio	Net Expense Ratio
ALLOCATION - TARGET-DATE 2055 (WITH INCOME GUARANTEE)																
For Prudential Day One IncomeFlex Target, the target-date is the approximate year when investors plan to retire and may begin withdrawing their money. The asset allocation of the target-date funds will become more conservative until the date which is ten years prior to the target-date by lessening the equity exposure and increasing the exposure in fixed income investments. The principal value of an investment in a target-date fund is not guaranteed at any time, including the target-date. There is no guarantee that the fund will provide adequate retirement income. A target-date fund should not be selected solely based on age or retirement date. Before investing, participants should carefully consider the fund's investment objectives, risks, charges and expenses, as well as their age, anticipated retirement date, risk tolerance, other investments owned, and planned withdrawals. The stated asset allocation may be subject to change. It is possible to lose money in a target-date fund, including losses near and following retirement. These risks may be increased to the extent investors begin to make withdrawals from the fund significantly before the target date. Investments in the Funds are not deposits or obligations of any bank and are not insured or guaranteed by any governmental agency or instrumentality. For investors close to or in retirement, the fund's equity exposure may result in investment volatility that could reduce an investor's available retirement assets when they are needed. For investors farther from retirement, there is risk that a fund may invest too much in investments designed to ensure capital conservation and/or current income, which may prevent the investor from meeting his or her retirement goals.															
Prudential Day One® IncomeFlex® Target 2055 Fund[2,5,25]	06/30/2009	-3.76%	2.71%	18.13%	-7.89%	-0.52%	4.97%	5.85%	10.15%	---	13.74%	-1.67%	0.40%	---	0.35%	0.35%
Pru Day One IncomeFlex Target 2055 Benchmark			*2.64%*	*16.94%*	*-4.85%*	*3.38%*	*6.97%*	*7.23%*	*10.64%*	---	*12.73%*	*0.00%*	*0.52%*	---	---	---
Target-Date 2055 Category Median			*2.66%*	*18.67%*	*-5.88%*	*1.75%*	*5.72%*	*6.15%*	*9.41%*	---	*13.57%*	*-1.32%*	*0.43%*	---	---	---
ALLOCATION - TARGET-DATE 2060+																
For Prudential Day One, the target-date is the approximate year when investors plan to retire and may begin withdrawing their money. The asset allocation of the target-date funds will become more conservative as the target-date approaches and for ten years after the target-date by lessening the equity exposure and increasing the exposure in fixed income investments. The principal value of an investment in a target-date fund is not guaranteed at any time, including the target-date. There is no guarantee that the fund will provide adequate retirement income. A target-date fund should not be selected solely based on age or retirement date. Before investing, participants should carefully consider the fund's investment objectives, risks, charges and expenses, as well as their age, anticipated retirement date, risk tolerance, other investments owned, and planned withdrawals. The stated asset allocation may be subject to change. It is possible to lose money in a target-date fund, including losses near and following retirement. These risks may be increased to the extent investors begin to make withdrawals from the fund significantly before the target date. Investments in the Funds are not deposits or obligations of any bank and are not insured or guaranteed by any governmental agency or instrumentality. For investors close to or in retirement, the fund's equity exposure may result in investment volatility that could reduce an investor's available retirement assets when they are needed. For investors farther from retirement, there is risk that a fund may invest too much in investments designed to ensure capital conservation and/or current income, which may prevent the investor from meeting his or her retirement goals.															
For Retirement Goal, the target-date is the approximate year when investors plan to retire and may begin withdrawing their money. The asset allocation of the target-date funds will become more conservative as the target-date approaches and for five years after the target-date by lessening the equity exposure and increasing the exposure in fixed income type investments. The principal value of an investment in a target-date fund is not guaranteed at any time, including the target-date. There is no guarantee that the fund will provide adequate retirement income. A target-date fund should not be selected solely based on age or retirement date. Before investing, participants should carefully consider the fund's investment objectives, risks, charges and expenses, as well as their age, anticipated retirement date, risk tolerance, other investments owned, and planned withdrawals. The stated asset allocation may be subject to change. It is possible to lose money in a target-date fund, including losses near and following retirement. Investments in the Funds are not deposits or obligations of any bank and are not insured or guaranteed by any governmental agency or instrumentality.															
Prudential Day One® 2060 Fund[9,25]	05/31/2013	-4.19%	2.78%	18.39%	-8.35%	-0.88%	4.83%	5.80%	---	7.42%	14.03%	-1.64%	0.39%	---	0.35%	0.35%
Prudential Day One 2060 Benchmark			*2.76%*	*17.35%*	*-5.39%*	*2.95%*	*6.84%*	*7.19%*	---	---	*13.09%*	*0.00%*	*0.51%*	---	---	---
Target-Date 2060+ Category Median			*2.73%*	*18.83%*	*-6.13%*	*1.76%*	*5.80%*	*6.59%*	---	---	*13.59%*	*-0.79%*	*0.45%*	---	---	---
Prudential Day One® 2065 Fund[9,25]	01/03/2020		2.80%	18.47%	---	---	---	---	---	-8.61%	---	---	---	---	0.35%	0.35%
Prudential Day One 2065 Benchmark			*2.78%*	*17.48%*	---	---	---	---	---	---	*14.09%*	*0.00%*	*0.61%*	---	---	---
Target-Date 2060+ Category Median			*2.73%*	*18.83%*	---	---	---	---	---	---	*13.59%*	*-1.74%*	*0.45%*	---	---	---
Retirement Goal 2060 Fund[25]	02/27/2015	-2.46%	2.26%	20.11%	-6.37%	0.94%	6.10%	6.61%	---	6.18%	14.94%	-1.67%	0.43%	---	0.66%	0.66%
Retirement Goal 2060 Primary Benchmark		*0.07%*	*2.54%*	*19.67%*	*-4.44%*	*4.45%*	*7.96%*	*8.13%*	---	---	*14.17%*	*0.00%*	*0.54%*	---	---	---
Target-Date 2060+ Category Median			*2.73%*	*18.83%*	*-6.13%*	*1.76%*	*5.80%*	*6.59%*	---	---	*13.59%*	*-1.23%*	*0.45%*	---	---	---

The Lancaster County, Nebraska Employees Retirement Plan

Prudential

Fund Performance as of June 30, 2020

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1 **Fund Performance.** The performance table provides fund performance information, and other relevant performance and supplementary information concerning the Fund and its manager. Three types of information are provided. "Fund" Performance represents the actual performance of the Fund for all periods since the inception date of the Fund. "Manager's Composite" represents the composite return of multiple portfolios advised by the current Manager having a similar investment style as this Fund. "Blended" represents a combination of the Actual Fund performance and the current Manager Composite performance. Actual Fund performance is used for periods after the Fund was managed by the current Manager. For periods before the current Manager's assumption of Fund management, the Manager Composite return is used. The inception date associated with this line is the inception date of the Manager Composite. "Since Inception" returns are only provided when the inception date is less than 10 years ago.

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Fund/Benchmark Name	Inception Date	YTD 07/31/20	CUMULATIVE RETURNS			AVERAGE ANNUAL RETURNS				Since Inception	Risk 5 YRS	Alpha 5 YRS	Sharpe 5 YRS	DDA Rank 12/31/19	Gross Expense Ratio	Net Expense Ratio
			1 Month	3 Month	YTD	1 Year	3 Year	5 Year	10 Year							
ALLOCATION - TARGET-DATE 2060+ (WITH INCOME GUARANTEE)																
For Prudential Day One IncomeFlex Target, the target-date is the approximate year when investors plan to retire and may begin withdrawing their money. The asset allocation of the target-date funds will become more conservative until the date which is ten years prior to the target-date by lessening the equity exposure and increasing the exposure in fixed income investments. The principal value of an investment in a target-date fund is not guaranteed at any time, including the target-date. There is no guarantee that the fund will provide adequate retirement income. A target-date fund should not be selected solely based on age or retirement date. Before investing, participants should carefully consider the fund's investment objectives, risks, charges and expenses, as well as their age, anticipated retirement date, risk tolerance, other investments owned, and planned withdrawals. The stated asset allocation may be subject to change. It is possible to lose money in a target-date fund, including losses near and following retirement. These risks may be increased to the extent investors begin to make withdrawals from the fund significantly before the target date. Investments in the Funds are not deposits or obligations of any bank and are not insured or guaranteed by any governmental agency or instrumentality. For investors close to or in retirement, the fund's equity exposure may result in investment volatility that could reduce an investor's available retirement assets when they are needed. For investors farther from retirement, there is risk that a fund may invest too much in investments designed to ensure capital conservation and/or current income, which may prevent the investor from meeting his or her retirement goals.															
Prudential Day One® IncomeFlex® Target 2060 Fund[2,5,25]	06/30/2009	-4.19%	2.79%	18.39%	-8.36%	-0.88%	4.83%	5.79%	10.13%	---	14.03%	-1.67%	0.39%	---	0.35%	0.35%
Pru Day One IncomeFlex Target 2060 Benchmark			*2.76%*	*17.35%*	*-5.39%*	*2.95%*	*6.86%*	*7.20%*	*10.63%*	*---*	*13.08%*	*0.00%*	*0.51%*	*---*	*---*	*---*
Target-Date 2060+ Category Median			*2.73%*	*18.83%*	*-6.13%*	*1.76%*	*5.80%*	*6.59%*	*---*	*---*	*13.59%*	*-0.82%*	*0.45%*	*---*	*---*	*---*
ALLOCATION - 30% TO 50% EQUITY																
Keep in mind that 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.																
Fixed income investments are subject to interest rate risk and their value will decline as interest rates rise. It is possible to lose money by investing in securities.																
Lifetime Income & Equity Fund[25]	04/30/1994	4.48%	1.42%	9.33%	1.90%	6.66%	5.88%	5.37%	6.70%	---	5.76%	-0.77%	0.74%	---	0.43%	0.43%
Lifetime Income & Equity Primary Benchmark		*5.48%*	*1.36%*	*8.82%*	*2.82%*	*7.86%*	*6.56%*	*5.85%*	*6.68%*	*---*	*5.35%*	*0.00%*	*0.88%*	*---*	*---*	*---*
Allocation--30% to 50% Equity Category Median			*1.47%*	*10.36%*	*-1.95%*	*2.60%*	*4.16%*	*4.26%*	*6.12%*	*---*	*7.59%*	*-3.13%*	*0.43%*	*---*	*---*	*---*

The Lancaster County, Nebraska Employees Retirement Plan

Prudential

Fund Performance as of June 30, 2020

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			CUMULATIVE RETURNS			AVERAGE ANNUAL RETURNS										
Fund/Benchmark Name	Inception Date	YTD 07/31/20	1 Month	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception	Risk 5 YRS	Alpha 5 YRS	Sharpe 5 YRS	DDA Rank 12/31/19	Gross Expense Ratio	Net Expense Ratio
ALLOCATION - 50% TO 70% EQUITY																
Keep in mind that 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.																
Prudential IncomeFlex® Select℠ Lifetime Balanced Fund[8,25]	11/28/2006	0.81%	1.85%	14.14%	-2.48%	3.48%	5.10%	5.02%	7.64%	---	10.05%	-2.34%	0.42%	---	1.77%	1.77%
Prudential IncomeFlex® Select℠ Lifetime Balanced Fund[8,25]	11/28/2006	0.52%	1.81%	14.00%	-2.72%	2.96%	4.58%	4.50%	7.10%	---	10.05%	-2.84%	0.37%	---	2.27%	2.27%
Prudential IncomeFlex® Select℠ Lifetime Conservative Growth Fund[8,25]	11/28/2006	2.19%	1.71%	12.50%	-0.88%	4.51%	5.12%	4.86%	7.02%	---	8.54%	-2.12%	0.46%	---	1.71%	1.71%
Prudential IncomeFlex® Select℠ Lifetime Conservative Growth Fund[8,25]	11/28/2006	1.89%	1.66%	12.37%	-1.13%	3.99%	4.60%	4.34%	6.49%	---	8.54%	-2.62%	0.41%	---	2.21%	2.21%
Allocation--50% to 70% Equity Category Median			*1.67%*	*13.56%*	*-2.49%*	*3.24%*	*5.27%*	*5.41%*	*7.99%*	*---*	*9.83%*	*-1.70%*	*0.48%*	*---*	*---*	*---*
Allocation--50% to 70% Equity Category Median			*1.67%*	*13.56%*	*-2.49%*	*3.24%*	*5.27%*	*5.41%*	*7.99%*	*---*	*9.83%*	*-2.20%*	*0.48%*	*---*	*---*	*---*
Lifetime Balanced Fund[25]	04/30/1994	1.52%	1.95%	14.48%	-1.89%	4.73%	6.37%	6.29%	8.94%	---	10.06%	-1.14%	0.54%	---	0.57%	0.57%
Lifetime Balanced Primary Benchmark		*3.45%*	*1.98%*	*14.26%*	*-0.23%*	*6.89%*	*7.59%*	*7.22%*	*9.29%*	*---*	*9.54%*	*0.00%*	*0.66%*	*---*	*---*	*---*
Lifetime Conservative Growth Fund[25]	04/30/1994	2.91%	1.81%	12.84%	-0.29%	5.77%	6.39%	6.13%	8.31%	---	8.55%	-0.92%	0.61%	---	0.51%	0.51%
Lifetime Conservative Growth Primary Benchmark		*4.30%*	*1.80%*	*12.47%*	*0.93%*	*7.40%*	*7.32%*	*6.83%*	*8.47%*	*---*	*8.10%*	*0.00%*	*0.72%*	*---*	*---*	*---*
ALLOCATION - 70% TO 85% EQUITY																
Keep in mind that 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.*** *Fixed income investments are subject to interest rate risk and their value will decline as interest rates rise. It is possible to lose money by investing in securities.*																
Lifetime Aggressive Growth Fund[25]	04/30/1994	-0.45%	2.20%	16.93%	-4.22%	3.08%	6.30%	6.47%	9.83%	---	12.30%	-1.37%	0.48%	---	0.65%	0.65%
Lifetime Aggressive Growth Primary Benchmark		*1.90%*	*2.26%*	*16.87%*	*-2.19%*	*5.81%*	*7.82%*	*7.68%*	*10.40%*	*---*	*11.74%*	*0.00%*	*0.59%*	*---*	*---*	*---*
Allocation--70% to 85% Equity Category Median			*2.18%*	*16.47%*	*-5.34%*	*1.19%*	*4.87%*	*5.34%*	*8.53%*	*---*	*12.43%*	*-2.31%*	*0.40%*	*---*	*---*	*---*
Lifetime Growth Fund[25]	04/30/1994	1.26%	2.07%	15.41%	-2.32%	4.54%	6.53%	6.44%	9.29%	---	10.76%	-1.08%	0.53%	---	0.59%	0.59%
Lifetime Growth Primary Benchmark		*2.88%*	*2.09%*	*15.08%*	*-0.92%*	*6.47%*	*7.62%*	*7.33%*	*9.61%*	*---*	*10.26%*	*0.00%*	*0.63%*	*---*	*---*	*---*
Allocation--70% to 85% Equity Category Median			*2.18%*	*16.47%*	*-5.34%*	*1.19%*	*4.87%*	*5.34%*	*8.53%*	*---*	*12.43%*	*-2.75%*	*0.40%*	*---*	*---*	*---*

The Lancaster County, Nebraska Employees Retirement Plan

Prudential

Fund Performance as of June 30, 2020

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			CUMULATIVE RETURNS			AVERAGE ANNUAL RETURNS										
Fund/Benchmark Name	Inception Date	YTD 07/31/20	1 Month	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception	Risk 5 YRS	Alpha 5 YRS	Sharpe 5 YRS	DDA Rank 12/31/19	Gross Expense Ratio	Net Expense Ratio
ALLOCATION - BALANCED VALUE																
Keep in mind that 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.																
Fixed income investments are subject to interest rate risk and their value will decline as interest rates rise. It is possible to lose money by investing in securities.																
Balanced Fund (sub-advised by Wellington Management, PGIM)[14,25]	07/22/2001	-2.72%	-0.08%	9.82%	-5.30%	1.37%	4.64%	5.43%	8.04%	---	8.77%	-2.44%	0.52%	1	0.51%	0.51%
Balanced I Fund (sub-advised by Wellington Management)[4,25]	09/04/1999	-5.79%	-0.62%	10.62%	-8.31%	-1.56%	3.35%	4.48%	8.00%	---	10.88%	-4.77%	0.35%	3	0.51%	0.51%
60% Russell 1000 / 40% Bloomberg Barclays Aggregate		*6.26%*	*1.67%*	*14.25%*	*2.06%*	*9.62%*	*9.22%*	*8.47%*	*10.17%*	*---*	*9.01%*	*0.00%*	*0.82%*	*---*	*---*	*---*
Allocation--50% to 70% Equity Category Median			*1.67%*	*13.56%*	*-2.49%*	*3.24%*	*5.27%*	*5.41%*	*7.99%*	*---*	*9.83%*	*-3.16%*	*0.48%*	*---*	*---*	*---*
Oakmark Equity and Income Fund Class Advisor[3,7,21,24]	11/30/2016	-7.63%	1.00%	14.63%	-10.56%	-5.15%	1.98%	3.35%	7.03%	3.76%	12.55%	-2.48%	0.24%	---	0.78%	0.68%
60% Russell 1000 Value / 40% Bloomberg Barclays Aggregate		*-3.72%*	*-0.02%*	*10.06%*	*-6.52%*	*-0.55%*	*3.93%*	*5.01%*	*8.11%*	*---*	*9.26%*	*0.00%*	*0.45%*	*---*	*---*	*---*
Allocation--50% to 70% Equity Category Median			*1.67%*	*13.56%*	*-2.49%*	*3.24%*	*5.27%*	*5.41%*	*7.99%*	*---*	*9.83%*	*0.40%*	*0.48%*	*---*	*---*	*---*
LARGE CAP - VALUE																
Large Cap Value / Barrow Hanley Fund[4,25]	03/21/2002	-15.00%	-0.22%	17.68%	-17.56%	-9.59%	1.98%	4.38%	9.97%	---	16.29%	-0.23%	0.28%	2	0.51%	0.51%
Large Cap Value Fund (sub-advised by Wellington Management)[4,25]	09/30/1999	-10.87%	-0.79%	13.59%	-13.87%	-5.16%	3.46%	5.63%	10.45%	---	14.67%	1.13%	0.37%	1	0.51%	0.51%
Large Cap Value I Fund (Managed by JP Morgan)[4,25]	08/01/1997	-8.82%	1.70%	15.39%	-12.58%	-6.49%	1.69%	2.75%	10.00%	---	15.73%	-1.72%	0.18%	4	0.51%	0.51%
Manager Composite	*12/31/2002*		*-0.13%*	*13.31%*	*-14.11%*	*-5.99%*	*5.08%*	*6.95%*	*---*	*7.84%*	*13.52%*	*0.26%*	*0.29%*	*---*	*0.50%*	*0.50%*
Blended Performance	*12/31/2002*		*1.70%*	*15.39%*	*-12.58%*	*-4.24%*	*5.73%*	*7.35%*	*---*	*8.14%*	*14.25%*	*2.81%*	*0.49%*	*---*	*0.51%*	*0.51%*
SA/T. Rowe Price Equity Income Strategy[25]	07/16/2001	-15.56%	0.59%	13.33%	-18.76%	-11.11%	1.16%	4.35%	9.32%	---	15.90%	-0.26%	0.28%	2	0.52%	0.52%
SA/T. Rowe Price Equity Income Strategy II[25]	04/15/2003	-15.56%	0.59%	13.33%	-18.76%	-11.11%	1.16%	4.35%	9.32%	---	15.90%	-0.26%	0.28%	---	0.52%	0.52%
T. Rowe Price US Large Cap Value Equity Fund (IS Platform)[4,6,25]	06/30/2014	-14.34%	1.08%	15.03%	-17.90%	-10.37%	1.04%	4.55%	---	4.35%	16.06%	-0.09%	0.29%	---	0.56%	0.56%
Russell 1000 Value Index		*-12.95%*	*-0.66%*	*14.29%*	*-16.26%*	*-8.84%*	*1.82%*	*4.64%*	*10.41%*	*---*	*15.65%*	*0.00%*	*0.30%*	*---*	*---*	*---*
Large Value Category Median			*0.04%*	*15.19%*	*-15.40%*	*-8.12%*	*1.86%*	*4.24%*	*9.73%*	*---*	*15.75%*	*-0.27%*	*0.27%*	*---*	*---*	*---*

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Prudential

Fund Performance as of June 30, 2020

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			CUMULATIVE RETURNS			AVERAGE ANNUAL RETURNS										
Fund/Benchmark Name	Inception Date	YTD 07/31/20	1 Month	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception	Risk 5 YRS	Alpha 5 YRS	Sharpe 5 YRS	DDA Rank 12/31/19	Gross Expense Ratio	Net Expense Ratio
LARGE CAP - BLEND																
American Funds Fundamental Investors® Class R-5E[3,7,24]	11/20/2015	-1.34%	2.22%	19.26%	-5.63%	4.72%	8.22%	9.54%	12.69%	9.81%	14.70%	-0.49%	0.62%	---	0.42%	0.42%
LARGE CAP BLEND I Fund (managed by AQR)[4,25]	01/31/1995	-1.91%	0.64%	16.42%	-7.28%	0.25%	7.00%	6.77%	12.72%	---	15.31%	-3.32%	0.43%	4	0.51%	0.51%
Manager Composite	*03/31/2011*		*0.56%*	*17.81%*	*-4.11%*	*3.92%*	*11.12%*	*11.87%*	*---*	*13.55%*	*11.89%*	*0.77%*	*0.64%*	*---*	*0.50%*	*0.50%*
Blended Performance	*03/31/2011*		*0.64%*	*16.42%*	*-7.28%*	*0.54%*	*9.90%*	*11.13%*	*---*	*13.15%*	*13.11%*	*1.94%*	*0.78%*	*---*	*0.51%*	*0.51%*
Russell 1000 Index		*2.88%*	*2.21%*	*21.82%*	*-2.81%*	*7.48%*	*10.64%*	*10.47%*	*13.97%*	*---*	*15.11%*	*0.00%*	*0.66%*	*---*	*---*	*---*
Large Blend Category Median			*1.89%*	*20.35%*	*-4.34%*	*4.84%*	*8.57%*	*8.81%*	*12.54%*	*---*	*14.94%*	*-1.20%*	*0.57%*	*---*	*---*	*---*
QMA U.S. Broad Market Index Fund[23,25]	05/27/2009	0.86%	1.93%	20.66%	-4.43%	5.60%	9.63%	9.96%	13.53%	---	15.07%	-0.23%	0.63%	---	0.13%	0.13%
S&P 1500 Index		*1.24%*	*1.99%*	*20.77%*	*-4.08%*	*6.08%*	*9.91%*	*10.20%*	*13.75%*	*---*	*15.04%*	*0.00%*	*0.65%*	*---*	*---*	*---*
Large Blend Category Median			*1.89%*	*20.35%*	*-4.34%*	*4.84%*	*8.57%*	*8.81%*	*12.54%*	*---*	*14.94%*	*-0.98%*	*0.57%*	*---*	*---*	*---*
Large Cap Blend / MFS Fund[4,25]	01/31/1992	-0.56%	1.10%	19.65%	-4.98%	3.88%	9.68%	9.97%	12.95%	---	14.57%	-0.45%	0.65%	1	0.42%	0.42%
QMA Large Cap Quantitative Core Equity Fund[25]	11/06/2005	-3.10%	2.54%	21.99%	-7.42%	2.39%	8.01%	8.82%	13.27%	---	16.11%	-2.39%	0.54%	3	0.46%	0.46%
Vanguard 500 Index Fund Admiral Shares[7,24]	11/13/2000	2.37%	1.99%	20.54%	-3.10%	7.47%	10.69%	10.69%	13.95%	---	14.76%	-0.04%	0.69%	---	0.04%	0.04%
S&P 500 Index		*2.38%*	*1.99%*	*20.54%*	*-3.08%*	*7.51%*	*10.73%*	*10.73%*	*13.99%*	*---*	*14.76%*	*0.00%*	*0.69%*	*---*	*---*	*---*
Large Blend Category Median			*1.89%*	*20.35%*	*-4.34%*	*4.84%*	*8.57%*	*8.81%*	*12.54%*	*---*	*14.94%*	*-1.60%*	*0.57%*	*---*	*---*	*---*
LARGE CAP - GROWTH																
Fidelity Advisor® New Insights Fund Class I[7,24]	07/31/2003	9.41%	3.18%	24.41%	2.22%	8.70%	12.63%	11.32%	13.83%	---	15.47%	-3.75%	0.70%	---	0.84%	0.84%
Large Cap Growth / American Century Fund[4,25]	01/28/2001	17.51%	4.40%	28.09%	10.95%	23.10%	18.85%	15.57%	16.35%	---	15.59%	-0.26%	0.94%	1	0.57%	0.57%
Large Cap Growth / Eaton Vance Fund[4,25]	07/06/2011	14.26%	4.44%	28.73%	7.87%	18.59%	16.21%	13.36%	---	13.54%	16.19%	-2.55%	0.79%	3	0.57%	0.57%
Large Cap Growth / Jennison Fund[4,25]	10/17/2004	29.74%	7.11%	35.62%	19.88%	31.17%	22.19%	16.98%	17.86%	---	17.48%	-0.13%	0.92%	2	0.56%	0.56%
Large Cap Growth / JP Morgan Investment Management Fund[4,25]	05/31/1998	32.31%	5.92%	36.39%	20.35%	30.18%	24.12%	18.20%	17.51%	---	17.84%	0.81%	0.97%	1	0.56%	0.56%
Large Cap Growth / MFS Fund[4,25]	10/27/2003	17.87%	3.52%	24.88%	10.09%	20.93%	20.52%	16.85%	16.34%	---	15.04%	1.52%	1.04%	1	0.56%	0.56%
Large Cap Growth I Fund (managed by T. Rowe Price)[4,17,20,25]	07/01/2001	19.52%	4.09%	27.73%	10.95%	19.46%	19.05%	16.21%	18.09%	---	16.54%	-0.08%	0.93%	2	0.52%	0.52%
Large Cap Growth II Fund (managed by AllianceBernstein)[4,12,25]	08/31/1997	15.37%	2.03%	24.01%	8.47%	20.89%	16.03%	13.15%	15.89%	---	16.38%	-2.82%	0.77%	3	0.56%	0.56%
Manager Composite	*12/31/2001*		*2.00%*	*25.61%*	*11.61%*	*23.88%*	*---*	*---*	*---*	*23.37%*	*14.64%*	*2.36%*	*1.06%*	*---*	*0.55%*	*0.55%*
Blended Performance	*12/31/2001*		*2.03%*	*25.64%*	*11.64%*	*23.91%*	*---*	*---*	*---*	*23.38%*	*14.65%*	*2.26%*	*1.05%*	*---*	*0.56%*	*0.56%*
Polen Capital Large Cap Growth[25]	03/06/2012	15.32%	3.17%	27.12%	10.41%	22.89%	21.80%	18.27%	---	16.77%	15.03%	2.87%	1.12%	---	0.56%	0.56%
SA/T. Rowe Price Growth Stock Strategy[25]	06/28/2005	16.67%	3.76%	27.95%	9.20%	18.86%	16.61%	14.78%	17.00%	---	16.53%	-1.36%	0.85%	3	0.57%	0.57%
SA/T. Rowe Price Growth Stock Strategy II[25]	06/28/2005	16.67%	3.76%	27.95%	9.20%	18.86%	16.61%	14.78%	17.00%	---	16.53%	-1.36%	0.85%	---	0.57%	0.57%
Russell 1000 Growth Index		*18.26%*	*4.35%*	*27.84%*	*9.81%*	*23.28%*	*18.99%*	*15.89%*	*17.23%*	*---*	*15.49%*	*0.00%*	*0.96%*	*---*	*---*	*---*
Large Growth Category Median			*3.89%*	*26.93%*	*8.79%*	*18.73%*	*16.32%*	*13.26%*	*15.45%*	*---*	*15.90%*	*-2.28%*	*0.79%*	*---*	*---*	*---*

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Fund/Benchmark Name	Inception Date	YTD 07/31/20	1 Month	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception	Risk 5 YRS	Alpha 5 YRS	Sharpe 5 YRS	DDA Rank 12/31/19	Gross Expense Ratio	Net Expense Ratio
MID CAP - VALUE																
Small and mid-sized companies may present greater opportunities for capital appreciation, but may also involve greater risks than larger companies. As a result, the value of stocks issued by these companies may fluctuate more than stocks of larger issuers.																
Mid Cap Value / Cooke & Bieler Fund[4,25]	06/30/2004	-18.82%	1.23%	19.73%	-20.68%	-11.72%	0.16%	4.63%	10.74%	---	20.18%	1.34%	0.27%	1	0.70%	0.70%
Mid Cap Value / Integrity Fund[4,25]	05/23/2005	-16.20%	1.62%	20.86%	-20.23%	-13.65%	-0.98%	2.77%	10.17%	---	19.26%	-0.52%	0.18%	1	0.71%	0.71%
Mid Cap Value / Robeco Boston Partners Fund[4,10,25]	05/23/2005	-14.19%	-0.33%	17.77%	-17.56%	-10.36%	0.01%	3.99%	10.11%	---	17.87%	0.70%	0.25%	1	0.71%	0.71%
Mid Cap Value / WEDGE Fund[4,25]	03/07/2013	-22.74%	-0.13%	22.38%	-25.36%	-22.24%	-6.82%	-1.05%	---	4.14%	21.07%	-4.19%	0.01%	3	0.71%	0.71%
Mid Cap Value Fund (sub-advised by Wellington Management)[4,25]	09/30/1999	-18.69%	0.44%	17.15%	-21.72%	-12.48%	-1.36%	1.18%	9.08%	---	19.38%	-2.03%	0.10%	2	0.71%	0.71%
Vanguard Selected Value Fund Investor Shares[7,24]	02/15/1996	-18.86%	3.22%	25.22%	-21.93%	-14.47%	-3.54%	1.17%	8.85%	---	20.94%	-1.99%	0.11%	---	0.33%	0.33%
Russell MidCap Value Index		*-14.22%*	*1.13%*	*19.95%*	*-18.09%*	*-11.81%*	*-0.54%*	*3.32%*	*10.29%*	*---*	*17.98%*	*0.00%*	*0.21%*	*---*	*---*	*---*
Mid-Cap Value Category Median			*0.83%*	*19.49%*	*-19.53%*	*-12.69%*	*-1.37%*	*2.20%*	*8.97%*	*---*	*18.54%*	*-1.00%*	*0.15%*	*---*	*---*	*---*
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Vanguard Mid-Cap Index Fund Admiral Shares[7,24]	11/12/2001	-1.18%	1.96%	24.96%	-7.18%	-0.20%	6.45%	6.99%	12.47%	---	17.13%	-0.02%	0.42%	---	0.05%	0.05%
CRSP US Mid Cap Index		*-1.20%*	*1.97%*	*24.97%*	*-7.20%*	*-0.20%*	*6.47%*	*7.01%*	*---*	*---*	*17.14%*	*0.00%*	*0.42%*	*---*	*---*	*---*
Mid-Cap Blend Category Median			*1.18%*	*22.46%*	*-12.49%*	*-6.28%*	*2.17%*	*3.90%*	*9.99%*	*---*	*18.34%*	*-2.89%*	*0.24%*	*---*	*---*	*---*
QMA Mid Cap Index Fund[25]	09/29/2016	-8.63%	1.21%	23.91%	-12.69%	-6.59%	2.36%	---	---	5.69%	---	---	---	---	0.08%	0.08%
Manager Composite	*01/31/2001*		*1.21%*	*23.91%*	*-12.84%*	*-6.79%*	*2.30%*	*5.15%*	*11.26%*	*---*	*16.58%*	*-0.76%*	*0.23%*	*---*	*0.07%*	*0.07%*
Blended Performance	*01/31/2001*		*1.21%*	*23.91%*	*-12.69%*	*-6.59%*	*2.36%*	*5.36%*	*11.38%*	*---*	*18.49%*	*0.15%*	*0.32%*	*---*	*0.08%*	*0.08%*
QMA Mid Cap Quantitative Core Equity Fund[25]	11/07/2005	-15.56%	1.06%	23.18%	-18.68%	-12.15%	-1.71%	3.48%	11.16%	---	20.14%	-1.77%	0.22%	2	0.56%	0.56%
S&P MidCap 400 Index		*-8.75%*	*1.26%*	*24.07%*	*-12.78%*	*-6.70%*	*2.39%*	*5.22%*	*11.34%*	*---*	*18.58%*	*0.00%*	*0.31%*	*---*	*---*	*---*
Mid-Cap Blend Category Median			*1.18%*	*22.46%*	*-12.49%*	*-6.28%*	*2.17%*	*3.90%*	*9.99%*	*---*	*18.34%*	*-0.94%*	*0.24%*	*---*	*---*	*---*

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MID CAP - GROWTH																
Small and mid-sized companies may present greater opportunities for capital appreciation, but may also involve greater risks than larger companies. As a result, the value of stocks issued by these companies may fluctuate more than stocks of larger issuers.																
Eaton Vance Atlanta Capital SMID-Cap Fund Class R6[3,7,24]	07/01/2014	-8.23%	0.39%	22.27%	-11.09%	-5.32%	8.55%	9.64%	14.40%	10.25%	17.18%	-1.09%	0.56%	---	0.82%	0.82%
Jennison Mid Cap Growth Fund[25]	10/02/2012	11.59%	3.16%	29.32%	3.69%	11.53%	13.45%	9.45%	---	11.58%	16.22%	-1.23%	0.57%	3	0.52%	0.52%
Mid Cap Growth / Artisan Partners Fund[4,25]	09/29/2000	28.64%	4.33%	36.91%	20.38%	24.21%	19.29%	13.59%	16.73%	---	18.05%	1.97%	0.73%	3	0.77%	0.77%
Mid Cap Growth / Frontier Capital Fund[4,25]	06/28/2007	7.09%	2.93%	30.19%	0.95%	8.03%	11.16%	9.12%	13.81%	---	17.65%	-2.23%	0.52%	3	0.76%	0.76%
Mid Cap Growth / TimesSquare Fund[4,25]	09/18/2000	10.94%	2.03%	28.29%	3.66%	12.72%	14.79%	11.53%	14.27%	---	16.22%	0.65%	0.69%	1	0.76%	0.76%
Mid Cap Growth / Westfield Capital Fund[4,25]	06/28/2007	6.05%	-0.10%	27.92%	0.24%	12.49%	15.30%	12.17%	15.14%	---	18.13%	0.44%	0.66%	1	0.75%	0.75%
Mid Cap Growth I Fund (managed by Ivy)[4,25]	06/30/2004	23.50%	3.81%	36.98%	12.47%	22.59%	21.38%	14.35%	15.35%	---	18.59%	2.07%	0.76%	1	0.76%	0.76%
Russell MidCap Growth Index		*12.48%*	*2.34%*	*30.26%*	*4.16%*	*11.91%*	*14.76%*	*11.60%*	*15.09%*	---	*17.34%*	*0.00%*	*0.66%*	---	---	---
Mid-Cap Growth Category Median			*2.37%*	*30.25%*	*4.50%*	*11.36%*	*13.72%*	*10.46%*	*14.03%*	---	*18.01%*	*-0.77%*	*0.59%*	---	---	---
SMALL CAP - VALUE																
Small and mid-sized companies may present greater opportunities for capital appreciation, but may also involve greater risks than larger companies. As a result, the value of stocks issued by these companies may fluctuate more than stocks of larger issuers.																
PGIM QMA Small-Cap Value Fund- Class R6[3,7,24]	09/25/2014	-31.59%	3.84%	29.53%	-31.89%	-25.89%	-10.67%	-2.83%	5.92%	-1.23%	26.48%	-3.14%	-0.01%	---	0.63%	0.63%
Small Cap Value / Ceredex Fund[4,25]	01/29/2001	-19.42%	2.08%	17.27%	-21.91%	-19.17%	-3.50%	1.11%	7.77%	---	19.71%	-0.13%	0.10%	2	0.85%	0.85%
Small Cap Value / Integrity Fund[4,25]	05/23/2005	-25.91%	2.67%	20.20%	-27.65%	-22.95%	-6.54%	-1.01%	7.83%	---	22.60%	-1.98%	0.02%	2	0.86%	0.86%
Small Cap Value / Kennedy Capital Fund[4,25]	01/29/2001	-20.16%	3.26%	19.37%	-22.69%	-16.53%	-5.08%	0.03%	8.62%	---	20.95%	-1.16%	0.06%	1	0.85%	0.85%
Small Cap Value / Silvercrest Asset Management Fund[4,15,25]	12/05/1997	-17.98%	2.15%	19.34%	-20.03%	-14.31%	-3.08%	2.24%	8.41%	---	20.76%	0.98%	0.16%	1	0.80%	0.80%
Small Cap Value / TBCAM Fund[4,25]	12/08/2004	-20.93%	0.58%	17.99%	-22.78%	-16.06%	-1.47%	2.65%	8.79%	---	19.85%	1.30%	0.18%	1	0.86%	0.86%
Small Cap Value / Vaughan Nelson Fund[4,25]	12/14/2005	-13.89%	-1.13%	16.35%	-16.87%	-12.40%	-1.22%	1.19%	8.63%	---	17.99%	-0.27%	0.09%	2	0.87%	0.87%
Small Cap Value / Victory Fund[4,25]	12/15/2009	-16.62%	0.65%	13.63%	-18.93%	-11.88%	1.49%	6.11%	10.82%	---	17.46%	4.42%	0.36%	1	0.86%	0.86%
Russell 2000 Value Index		*-21.92%*	*2.90%*	*18.91%*	*-23.50%*	*-17.48%*	*-4.35%*	*1.26%*	*7.82%*	---	*20.74%*	*0.00%*	*0.11%*	---	---	---
Small Value Category Median			*2.58%*	*21.09%*	*-23.30%*	*-17.99%*	*-5.24%*	*-0.28%*	*7.35%*	---	*21.33%*	*-1.43%*	*0.04%*	---	---	---

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Fund/Benchmark Name	Inception Date	YTD 07/31/20	CUMULATIVE RETURNS			AVERAGE ANNUAL RETURNS				Since Inception	Risk 5 YRS	Alpha 5 YRS	Sharpe 5 YRS	DDA Rank 12/31/19	Gross Expense Ratio	Net Expense Ratio
			1 Month	3 Month	YTD	1 Year	3 Year	5 Year	10 Year							
SMALL CAP - BLEND																
Small and mid-sized companies may present greater opportunities for capital appreciation, but may also involve greater risks than larger companies. As a result, the value of stocks issued by these companies may fluctuate more than stocks of larger issuers.																
Jennison Small Cap Core Equity Fund[25]	09/17/2010	-0.52%	4.44%	35.27%	-7.51%	-2.30%	3.78%	4.21%	---	10.11%	20.87%	0.05%	0.25%	1	0.91%	0.91%
QMA Small Cap Index Fund[25]	09/29/2016	-11.06%	2.96%	24.51%	-13.43%	-7.04%	1.91%	---	---	5.49%	---	---	---	---	0.08%	0.08%
Manager Composite	*05/31/2012*		*3.30%*	*24.91%*	*-13.14%*	*-6.78%*	*2.00%*	*4.26%*	*---*	*9.67%*	*18.60%*	*-0.93%*	*0.18%*	*---*	*0.07%*	*0.07%*
Blended Performance	*05/31/2012*		*2.96%*	*24.51%*	*-13.43%*	*-7.04%*	*1.91%*	*4.42%*	*---*	*9.78%*	*20.16%*	*0.14%*	*0.26%*	*---*	*0.08%*	*0.08%*
Small Cap Blend / Glenmede Fund[4,13,25]	01/28/2001	-12.77%	1.49%	26.08%	-17.59%	-12.43%	-2.70%	1.39%	8.26%	---	22.17%	-2.76%	0.13%	3	0.82%	0.82%
Russell 2000 Index		*-10.57%*	*3.53%*	*25.42%*	*-12.98%*	*-6.63%*	*2.01%*	*4.29%*	*10.50%*	*---*	*20.27%*	*0.00%*	*0.25%*	*---*	*---*	*---*
Small Blend Category Median			*2.53%*	*23.51%*	*-16.95%*	*-11.32%*	*-0.42%*	*2.58%*	*9.39%*	*---*	*20.23%*	*-1.47%*	*0.17%*	*---*	*---*	*---*
Vanguard Small-Cap Index Fund Admiral Shares[7,24]	11/13/2000	-7.43%	2.54%	26.66%	-11.42%	-5.60%	3.99%	5.40%	11.59%	---	19.45%	0.02%	0.31%	---	0.05%	0.05%
Vanguard Spliced Small Cap Index		*-7.45%*	*2.53%*	*26.66%*	*-11.44%*	*-5.65%*	*3.98%*	*5.38%*	*11.57%*	*---*	*19.46%*	*0.00%*	*0.31%*	*---*	*---*	*---*
Small Blend Category Median			*2.53%*	*23.51%*	*-16.95%*	*-11.32%*	*-0.42%*	*2.58%*	*9.39%*	*---*	*20.23%*	*-2.59%*	*0.17%*	*---*	*---*	*---*
SMALL CAP - GROWTH																
Small and mid-sized companies may present greater opportunities for capital appreciation, but may also involve greater risks than larger companies. As a result, the value of stocks issued by these companies may fluctuate more than stocks of larger issuers.																
BlackRock Advantage Small Cap Growth Fund Institutional Shares[7,22,24]	09/14/1993	-0.10%	3.90%	30.99%	-3.37%	6.17%	9.97%	7.36%	12.54%	---	20.60%	0.53%	0.39%	---	0.73%	0.50%
SA/Invesco Small Cap Growth Strategy[25]	12/30/2001	11.99%	2.21%	33.83%	5.06%	8.92%	10.55%	8.61%	14.21%	---	19.60%	1.90%	0.46%	3	0.81%	0.81%
Small Cap Growth / Emerald Fund[4,16,25]	03/30/2006	5.99%	2.63%	32.46%	-0.47%	3.14%	9.37%	7.12%	13.40%	---	21.17%	0.35%	0.38%	3	0.90%	0.90%
Small Cap Growth / TimesSquare Fund[4,25]	12/04/1997	4.62%	4.27%	35.18%	0.43%	3.19%	11.64%	8.84%	13.89%	---	20.57%	2.03%	0.46%	2	0.80%	0.80%
Small Cap Growth I Fund (managed by Brown Advisory)[4,25]	11/21/2008	6.03%	2.81%	31.40%	0.59%	2.61%	11.84%	6.05%	11.81%	---	19.56%	-0.23%	0.34%	4	0.91%	0.91%
Manager Composite	*03/31/1993*		*2.71%*	*31.32%*	*0.24%*	*2.19%*	*11.72%*	*10.73%*	*14.38%*	*---*	*17.25%*	*0.90%*	*0.37%*	*---*	*0.90%*	*0.90%*
Blended Performance	*03/31/1993*		*2.81%*	*31.40%*	*0.59%*	*2.61%*	*11.84%*	*10.78%*	*14.40%*	*---*	*19.25%*	*4.14%*	*0.57%*	*---*	*0.91%*	*0.91%*
Small Cap Growth II Fund (managed by Wellington)[4,19,25]	03/28/2002	-1.72%	3.06%	28.59%	-5.10%	3.95%	8.66%	7.95%	12.01%	---	20.32%	1.23%	0.42%	3	0.81%	0.81%
Manager Composite	*06/30/2001*		*3.14%*	*29.03%*	*-4.89%*	*4.26%*	*7.41%*	*7.40%*	*14.92%*	*---*	*18.72%*	*-1.14%*	*0.27%*	*---*	*0.80%*	*0.80%*
Blended Performance	*06/30/2001*		*3.06%*	*28.59%*	*-5.10%*	*3.95%*	*7.28%*	*7.32%*	*14.88%*	*---*	*20.48%*	*0.51%*	*0.39%*	*---*	*0.81%*	*0.81%*
Russell 2000 Growth Index		*0.27%*	*3.84%*	*30.58%*	*-3.06%*	*3.48%*	*7.86%*	*6.86%*	*12.92%*	*---*	*20.55%*	*0.00%*	*0.37%*	*---*	*---*	*---*
Small Growth Category Median			*3.67%*	*32.16%*	*0.21%*	*4.98%*	*9.69%*	*8.75%*	*13.47%*	*---*	*20.38%*	*2.01%*	*0.46%*	*---*	*---*	*---*

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			CUMULATIVE RETURNS			AVERAGE ANNUAL RETURNS										
Fund/Benchmark Name	Inception Date	YTD 07/31/20	1 Month	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception	Risk 5 YRS	Alpha 5 YRS	Sharpe 5 YRS	DDA Rank 12/31/19	Gross Expense Ratio	Net Expense Ratio
GLOBAL - BLEND																
Investing in foreign securities presents certain unique risks not associated with domestic investments, such as currency fluctuation and political and economic changes. This may result in greater share price volatility.																
American Funds Capital World Growth and Income Fund® Class R-5E[3,7,24]	11/20/2015	-1.31%	3.14%	18.32%	-5.77%	2.40%	5.51%	6.13%	9.30%	7.15%	13.69%	-0.40%	0.42%	---	0.56%	0.56%
MSCI World Index (net)		*-1.26%*	*2.65%*	*19.36%*	*-5.77%*	*2.84%*	*6.70%*	*6.90%*	*9.95%*	*---*	*14.44%*	*0.00%*	*0.46%*	*---*	*---*	*---*
World Stock Category Median			*2.81%*	*19.07%*	*-5.89%*	*1.88%*	*5.01%*	*5.74%*	*9.20%*	*---*	*14.75%*	*-0.76%*	*0.39%*	*---*	*---*	*---*
GLOBAL - GROWTH																
Investing in foreign securities presents certain unique risks not associated with domestic investments, such as currency fluctuation and political and economic changes. This may result in greater share price volatility.																
SA/OFII Global Strategy[25]	07/09/2002	4.81%	3.74%	26.53%	-0.97%	7.20%	8.76%	7.82%	11.32%	---	17.58%	-4.45%	0.45%	3	0.64%	0.64%
MSCI World Growth (net)		*13.77%*	*4.53%*	*25.54%*	*6.46%*	*17.50%*	*14.11%*	*11.40%*	*12.88%*	*---*	*14.82%*	*0.00%*	*0.73%*	*---*	*---*	*---*
World Stock Category Median			*2.81%*	*19.07%*	*-5.89%*	*1.88%*	*5.01%*	*5.74%*	*9.20%*	*---*	*14.75%*	*-4.46%*	*0.39%*	*---*	*---*	*---*
INTERNATIONAL - VALUE																
Investing in foreign securities presents certain unique risks not associated with domestic investments, such as currency fluctuation and political and economic changes. This may result in greater share price volatility.																
International Value / LSV Asset Management Fund[4,25]	12/29/2004	-15.94%	2.93%	14.30%	-18.19%	-11.56%	-3.51%	0.12%	3.91%	---	16.40%	1.79%	0.02%	1	0.81%	0.81%
MSCI EAFE Value (net)		*-19.12%*	*3.57%*	*12.43%*	*-19.27%*	*-14.48%*	*-4.43%*	*-1.59%*	*3.53%*	*---*	*15.98%*	*0.00%*	*-0.09%*	*---*	*---*	*---*
Foreign Large Value Category Median			*3.40%*	*15.49%*	*-16.50%*	*-10.59%*	*-3.63%*	*-0.95%*	*3.80%*	*---*	*15.61%*	*0.46%*	*-0.06%*	*---*	*---*	*---*

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			CUMULATIVE RETURNS			AVERAGE ANNUAL RETURNS										
Fund/Benchmark Name	Inception Date	YTD 07/31/20	1 Month	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception	Risk 5 YRS	Alpha 5 YRS	Sharpe 5 YRS	DDA Rank 12/31/19	Gross Expense Ratio	Net Expense Ratio
INTERNATIONAL - BLEND																
Investing in foreign securities presents certain unique risks not associated with domestic investments, such as currency fluctuation and political and economic changes. This may result in greater share price volatility.																
QMA International Developed Markets Index Fund[25]	06/24/2009	-8.75%	3.46%	15.13%	-10.94%	-4.52%	0.70%	1.98%	5.67%	---	14.40%	-0.29%	0.13%	---	0.21%	0.21%
FTSE Developed Markets Ex North America Index		*-8.70%*	*3.52%*	*15.46%*	*-10.98%*	*-4.51%*	*0.75%*	*2.27%*	*5.80%*	---	---	---	---	---	---	---
Foreign Large Blend Category Median			*3.81%*	*17.00%*	*-10.73%*	*-4.34%*	*0.54%*	*1.72%*	*5.47%*	---	*14.71%*	*-0.48%*	*0.11%*	---	---	---
International Blend / AQR Fund[4,25]	12/05/1997	-10.06%	2.65%	17.25%	-11.82%	-7.21%	-2.21%	0.19%	5.44%	---	15.23%	-1.77%	0.01%	3	0.78%	0.78%
International Blend / Lazard Fund[4,25]	08/16/2010	-8.16%	3.41%	16.94%	-11.94%	-7.96%	0.72%	1.65%	---	2.91%	14.72%	-0.31%	0.11%	2	0.78%	0.78%
International Blend / Pictet Asset Management Fund[4,25]	01/19/2007	-17.42%	2.06%	15.77%	-17.86%	-12.46%	-4.14%	0.52%	5.05%	---	16.28%	-1.37%	0.05%	2	0.78%	0.78%
International Blend Fund (sub-advised by Wellington Management)[4,25]	02/24/2003	-0.18%	7.15%	20.79%	-6.42%	-0.52%	1.46%	2.84%	5.32%	---	15.47%	0.88%	0.19%	2	0.81%	0.81%
MSCI EAFE (net)		*-9.28%*	*3.40%*	*14.88%*	*-11.34%*	*-5.13%*	*0.81%*	*2.05%*	*5.73%*	---	*14.42%*	*0.00%*	*0.13%*	---	---	---
Foreign Large Blend Category Median			*3.81%*	*17.00%*	*-10.73%*	*-4.34%*	*0.54%*	*1.72%*	*5.47%*	---	*14.71%*	*-0.25%*	*0.11%*	---	---	---
INTERNATIONAL - LARGE BLEND																
Investing in foreign securities presents certain unique risks not associated with domestic investments, such as currency fluctuation and political and economic changes. This may result in greater share price volatility.																
Vanguard Developed Markets Index Fund Admiral Shares[7,24]	08/17/1999	-8.41%	3.40%	17.41%	-10.76%	-4.26%	0.88%	2.46%	6.09%	---	14.72%	0.42%	0.16%	---	0.07%	0.07%
MSCI EAFE (net)		*-9.28%*	*3.40%*	*14.88%*	*-11.34%*	*-5.13%*	*0.81%*	*2.05%*	*5.73%*	---	*14.42%*	*0.00%*	*0.13%*	---	---	---
Foreign Large Blend Category Median			*3.81%*	*17.00%*	*-10.73%*	*-4.34%*	*0.54%*	*1.72%*	*5.47%*	---	*14.71%*	*-0.25%*	*0.11%*	---	---	---
INTERNATIONAL - GROWTH																
Investing in foreign securities presents certain unique risks not associated with domestic investments, such as currency fluctuation and political and economic changes. This may result in greater share price volatility.																
International Growth / Artisan Partners Fund[4,25]	02/26/2001	-1.99%	4.13%	18.59%	-7.86%	-0.13%	5.56%	3.48%	8.26%	---	15.12%	-1.99%	0.23%	2	0.78%	0.78%
MSCI EAFE Growth (net)		*0.80%*	*3.24%*	*16.95%*	*-3.53%*	*4.15%*	*5.91%*	*5.52%*	*7.78%*	---	*13.70%*	*0.00%*	*0.38%*	---	---	---
Foreign Large Growth Category Median			*4.61%*	*20.64%*	*-3.03%*	*5.18%*	*5.72%*	*4.97%*	*7.47%*	---	*14.87%*	*-0.44%*	*0.33%*	---	---	---
INTERNATIONAL - LARGE GROWTH																
Investing in foreign securities presents certain unique risks not associated with domestic investments, such as currency fluctuation and political and economic changes. This may result in greater share price volatility.																
American Funds EuroPacific Growth Fund® Class R-5E[3,7,24]	11/20/2015	0.60%	5.57%	22.70%	-4.86%	3.00%	4.61%	4.73%	7.21%	6.19%	15.13%	-0.78%	0.31%	---	0.61%	0.61%
MSCI EAFE Growth (net)		*0.80%*	*3.24%*	*16.95%*	*-3.53%*	*4.15%*	*5.91%*	*5.52%*	*7.78%*	---	*13.70%*	*0.00%*	*0.38%*	---	---	---
Foreign Large Growth Category Median			*4.61%*	*20.64%*	*-3.03%*	*5.18%*	*5.72%*	*4.97%*	*7.47%*	---	*14.87%*	*-0.44%*	*0.33%*	---	---	---

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Fund/Benchmark Name	Inception Date	YTD 07/31/20	CUMULATIVE RETURNS 1 Month	3 Month	YTD	AVERAGE ANNUAL RETURNS 1 Year	3 Year	5 Year	10 Year	Since Inception	Risk 5 YRS	Alpha 5 YRS	Sharpe 5 YRS	DDA Rank 12/31/19	Gross Expense Ratio	Net Expense Ratio
INTERNATIONAL - EMERGING MARKET																
Investing in emerging markets is generally riskier than investing in foreign securities. Emerging market countries may have unstable governments and/or economies that are subject to sudden change. These changes may be magnified by the countries' emergent financial markets, resulting in significant volatility to investments in these countries. These countries may also lack the legal, business and social framework to support securities markets.																
Emerging Markets Equity / QMA Fund[4,25]	08/31/1995	-2.16%	5.84%	16.94%	-10.40%	-6.20%	0.01%	0.93%	2.91%	---	17.55%	-1.86%	0.07%	3	1.11%	1.11%
MSCI Emerging Markets Net Dividend Index		*-1.72%*	*7.35%*	*18.08%*	*-9.78%*	*-3.39%*	*1.90%*	*2.86%*	*3.27%*	---	*17.85%*	*0.00%*	*0.18%*	---	---	---
Diversified Emerging Mkts Category Median			*7.36%*	*20.44%*	*-9.21%*	*-2.42%*	*1.40%*	*2.78%*	*3.43%*	---	*17.93%*	*0.08%*	*0.18%*	---	---	---
SECTOR - DOMESTIC REAL ESTATE																
Sector funds are subject to risks within their specific sectors because they concentrate their investments in securities of companies within certain industries. Therefore, the price of these securities can be volatile.																
The real estate industry is greatly affected by economic downturns that may persist as well as changes in property values, interest rates, taxes, environmental issues and regulatory developments.																
Real Estate / Cohen & Steers Fund[4,18,25]	03/26/2002	-10.23%	2.88%	13.53%	-13.71%	-5.45%	3.94%	7.32%	11.20%	---	16.09%	0.72%	0.45%	1	0.75%	0.75%
FTSE NAREIT All Equity REITs		*-9.99%*	*2.31%*	*13.25%*	*-13.30%*	*-6.47%*	*3.51%*	*6.56%*	*10.39%*	---	*15.95%*	*0.00%*	*0.41%*	---	---	---
Real Estate Category Median			*2.11%*	*11.91%*	*-14.36%*	*-8.10%*	*1.86%*	*4.69%*	*9.14%*	---	*15.83%*	*-1.58%*	*0.30%*	---	---	---
Real Estate / American Century Fund[4,25]	05/17/2007	-11.81%	1.21%	8.29%	-17.04%	-8.81%	2.40%	4.87%	9.76%	---	15.68%	0.92%	0.31%	2	0.77%	0.77%
MSCI US REIT Index		*-15.11%*	*3.02%*	*11.70%*	*-18.45%*	*-12.87%*	*0.08%*	*4.08%*	*9.06%*	---	*17.10%*	*0.00%*	*0.26%*	---	---	---
Real Estate Category Median			*2.11%*	*11.91%*	*-14.36%*	*-8.10%*	*1.86%*	*4.69%*	*9.14%*	---	*15.83%*	*0.80%*	*0.30%*	---	---	---
ALTERNATIVE - COMMODITIES BROAD BASKET																
All investing involves risk. Alternative investments, such as commodities, derivatives, multicurrency, market neutral, and other strategies involve unique risks and may cause these investments to react differently to market conditions than traditional investments. These alternative investments may be speculative and more volatile than investments in more traditional equity and debt securities.																
Short selling carries the additional risk that the portfolio will incur a loss by subsequently buying a security at a higher price than the price at which it sold the security short. The amount of such loss from short selling is theoretically unlimited.																
QMA Commodity Strategy Fund[25]	12/07/2011	-13.44%	2.56%	5.75%	-18.18%	-15.99%	-5.50%	-7.57%	---	-8.24%	12.95%	0.19%	-0.63%	---	0.82%	0.82%
Bloomberg Commodity Index		*-14.80%*	*2.28%*	*5.08%*	*-19.40%*	*-17.38%*	*-6.14%*	*-7.69%*	---	---	*12.80%*	*0.00%*	*-0.65%*	---	---	---
Commodities Broad Basket Category Median			*3.08%*	*8.62%*	*-18.91%*	*-17.25%*	*-5.90%*	*-7.11%*	---	---	*13.35%*	*1.20%*	*-0.54%*	---	---	---

Your current funds are highlighted in yellow.
Funds represented in green text are closed and are no longer available as a new fund option to Plan Sponsors.

Disclosures

2 With the exception of Prudential Day One IncomeFlex Target 2065 Fund, the Funds commenced operations on June 30, 2009, which is the date that (1) the Funds began operations in accordance with the allocations dictated by the Funds' Glidepath, and (2) PRIAC began calculating daily unit values for the Funds. With respect to the Day One IncomeFlex Target 2065 Fund, the Fund was opened to new investment on December 16, 2019 and commenced operations on January 3, 2020.
Although the Funds commenced operations on June 30, 2009, the Funds did not receive initial funding from investor plans until the applicable Funding Dates: for the Prudential Day One IncomeFlex Target 2015 Fund: Dec. 10, 2010; for the Prudential Day One IncomeFlex Target 2010 Fund, Prudential Day One IncomeFlex Target 2035 Fund, Prudential Day One IncomeFlex Target 2040 Fund, Prudential Day One IncomeFlex Target 2045 Fund and the Prudential Day One IncomeFlex Target 2050 Fund: Dec. 21, 2010; for the Prudential Day One IncomeFlex Target 2020 Fund, Prudential Day One IncomeFlex Target 2025 Fund, and Prudential Day One IncomeFlex Target 2030 Fund: Jul. 19, 2010; for the Prudential Day One IncomeFlex Target 2060 Fund: Jan. 7, 2011; Prudential Day One IncomeFlex Target 2055 Fund: Jan. 11, 2011; Prudential Day One IncomeFlex Target Balance Fund: Sept. 22, 2009; and for the Prudential Day One IncomeFlex Target 2065 Fund: Jan 3, 2020. Prior to the applicable Funding Date, PRIAC calculated daily unit values based on the performance of the Underlying Funds in the fund-of-funds structure, weighted in accordance with the asset allocation of each Underlying Fund as specified by the Fund's Glidepath.

The current rebalancing frequency is a combination of monthly and tolerance-based rebalancing ("Monthly/Tolerance Based Rebalancing"). At every month end, each Fund will automatically rebalance to its target allocations (as then in effect) with respect to the underlying funds in which the Fund is invested (the "Underlying Funds," or each an "Underlying Fund"). In addition, each Fund will be evaluated daily with respect to its target allocations to the Underlying Funds. If market movements cause any Underlying Fund to deviate more than 5% relative to the target allocation to such Underlying Fund, there will be an automatic rebalancing of that Underlying Fund and any such other Underlying Funds as may be necessary to return all Underlying Funds to their respective target allocations as then in effect.

The performance track record reflects annual ratcheting along the Fund's Glidepath as well as daily rebalancing prior to January 2, 2015 and Monthly / Tolerance Based Rebalancing effective January 2, 2015. The performance track record for each Fund also reflects the applicable management fee listed above and the other expenses of the Fund actually incurred (which vary from year to year). Unlike the results shown in the performance record beginning with a Fund's Funding Date, performance prior to the Funding Date does not represent actual investment by the Fund in the Underlying Funds. If the Fund had actually invested in the Underlying Fund prior to the applicable Funding Date, it is possible that the performance of the Underlying Funds could have been different and the expenses of the Fund could have been different, each of which could have affected performance of the Fund.

Please note that the performance information reflects changes made to the Underlying Funds as of the date the Funds made the change. The following changes are reflected in the performance track record of each Fund (as applicable): • On September 22, 2010, the QMA Small Cap Blend Enhanced Index Fund sleeve was replaced with the Jennison Small Cap Core Equity Fund. • On December 7, 2011, the Bache Commodities Total Return Fund sleeve was replaced with the Jefferies Commodity Strategies Fund. Subsequently on April 16, 2012, the Jefferies Commodity Strategies Fund changed its name to the CoreCommodity Strategies Fund. • On January 4, 2016, the Prudential Total Return Bond Fund was added as a new Underlying Fund. • On March 29, 2018 QMA replaced CoreCommodity Management, LLC as the investment manager of the corresponding Underlying Fund which was renamed as QMA Commodity Strategy Fund.

3 **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.**

4 For Manager of Managers Institutional Sub-Advised funds and Institutional Select Funds: **Actual performance may be affected by the manager not being able to invest directly in a country prior to satisfaction of that country's legal requirements.**

5 The Prudential Day One® IncomeFlex Target® Funds are designed for use with Prudential IncomeFlex Target®, an in-plan guaranteed retirement income product, and are available as insurance company 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. PRIAC is solely responsible for its financial condition and contractual obligations. Availability and terms may vary by jurisdiction, subject to regulatory approvals. Guarantees are based on the claims-paying ability of the insurance company and are subject to certain limitations, terms and conditions. Annuity contracts contain exclusions, limitations, reductions of benefits and terms for keeping them in force. Policy forms currently available include GA-2020-IA-0805, GA-2020-IA, GA-2005-A, GA-2020-TGWB4-0805, GA-2020-TGWB5-0805, GA-2020-SAF, GA-2020-SAE-0805, SAE-REV1, GA-2020-SAE-REV1 or state variation. Policy addendums for investments in the separate accounts or to add certain Income Flex Riders may have been selected by your Plan. For more information, participants should contact the Participant Service Center at 877-PRU-2100 (877-778-2100) and request a copy of the Prudential IncomeFlex Target Important Considerations before investing. PRIAC is a Prudential Financial company.

6 **Limitation of PRIAC's Responsibilities. PRIAC provides investors with the information on this Grid to assist them in making investment decisions regarding the Funds. Investors must determine whether any other information is necessary in making those decisions. The investor is solely responsible for obtaining any other information, which may not be available from PRIAC. The investor is solely responsible for the decision to invest or continue to invest in the Fund. PRIAC assumes no responsibility for any investor's decision to invest or continue to invest in the Fund.**

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8 Prudential IncomeFlex Funds are separate accounts available under group variable annuity contracts issued by Prudential Retirement Insurance and Annuity Company (PRIAC), Hartford, CT. PRIAC does not provide any guarantee of the investment performance or return of contributions to those separate accounts. PRIAC's guarantee of certain withdrawals is supported by PRIAC's general account and is contingent on its claims paying ability. You should consider the objectives, risks, charges, and expenses of the funds and guarantee features before purchasing this product. You should carefully review the Prudential IncomeFlex Important Considerations before purchasing this product. Product 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. Policy forms currently available include GA-2020-IA-0805, GA-2020-IA, GA-2005-A, GA-2020-IFGW2-0805, GA-2020-SAE-0805, SAE-REV1, GA-2020-SAE-REV1 or state variations thereof.

9 With the exception of the Day One 2060 and 2065 Funds, the Funds commenced operations on June 30, 2009, which is the date that (1) the Funds began operations in accordance with the allocations dictated by the Funds' Glidepath, and (2) PRIAC began calculating daily unit values for the Funds. With respect to the Day One 2060 Fund, the Fund commenced operations on May 31, 2013. With respect to the Day One 2065 Fund, the Fund was opened to new investment on December 16, 2019 and commenced operations on January 3, 2020.

Although most of the Funds commenced operations on June 30, 2009, (exceptions being the Day One 2060 and 2065 Funds), the Separate Accounts did not receive initial funding from investor plans until the applicable Funding Dates: for the Prudential Day One 2015 Fund: Dec. 16, 2011; for the Prudential Day One 2010 Fund: Feb. 15, 2013; for the Prudential Day One 2020 Fund, Prudential Day One 2025 Fund, Prudential Day One 2030 Fund, Prudential Day One 2040 Fund, and Prudential Day One Income Fund: Aug. 1, 2013; for the Prudential Day One 2060 Fund: Aug. 13, 2013; for the Prudential Day One 2050 Fund: Aug. 15, 2013; for the Prudential Day One 2045 Fund: Aug. 23, 2013; and for the Prudential Day One 2035 Fund and Prudential Day One 2055 Fund: Sept. 6, 2013; and for the Prudential Day One 2065 Fund: Jan 3, 2020. Prior to the applicable Funding Date, PRIAC calculated daily unit values based on the performance of the Underlying Funds in the fund-of-funds structure, weighted in accordance with the asset allocation of each Underlying Fund as specified by the Fund's Glidepath.

The current daily rebalancing frequency is a combination of monthly and tolerance-based rebalancing. At every month end, each Fund will automatically rebalance to its target allocations (as then in effect) with respect to the underlying funds in which the Fund is invested (the "Underlying Funds," or each an "Underlying Fund"). In addition, each Fund will be evaluated daily with respect to its target allocations to the Underlying Funds. If market movements cause any Underlying Fund to deviate more than 5% relative to the target allocation to such Underlying Fund, there will be an automatic rebalancing of that Underlying Fund and any such other Underlying Funds as may be necessary to return all Underlying Funds to their respective target allocations as then in effect.

The performance track record reflects annual ratcheting along the Fund's Glidepath as well as daily rebalancing prior to January 2, 2015 and Monthly / Tolerance Based Rebalancing effective January 2, 2015. The performance track record for each Fund also reflects the applicable management fee listed above and the other expenses of the Fund actually incurred (which vary from year to year). Unlike the results shown in the performance record beginning with a Fund's Funding Date, performance prior to the Funding Date does not represent actual investment by the Fund in the Underlying Funds. If the Fund had actually invested in the Underlying Fund prior to the applicable Funding Date, it is possible that the performance of the Underlying Funds could have been different and the expenses of the Fund could have been different, each of which could have affected performance of the Fund.
Please note that the performance information reflects changes made to the Underlying Funds as of the date the Funds made the change. The following changes are reflected in the performance track record of each Fund (as applicable): • On September 22, 2010, the QMA Small Cap Blend Enhanced Index Fund sleeve was replaced with the Jennison Small Cap Core Equity Fund. • On December 7, 2011, the Bache Commodities Total Return Fund sleeve was replaced with the Jefferies Commodity Strategies Fund. Subsequently on April 16, 2012, the Jefferies Commodity Strategies Fund changed its name to the CoreCommodity Strategies Fund. • On January 4, 2016, the Prudential Total Return Bond Fund was added as a new Underlying Fund. • On March 29, 2018 QMA replaced CoreCommodity Management, LLC as the investment manager of the corresponding Underlying Fund which was renamed as QMA Commodity Strategy Fund.

Our pricing for your plan sometimes includes contract charges. If included, the contract charges would reduce the performance shown within this report. Any contract charges are disclosed to you. Regarding your members, the expense ratio shown in their statements and in the performance shown on their statements will reflect any contract charges imposed. The management fees, fund fees and contract charges compensate us 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 fund you select. If the aggregate revenue from your plan exceeds our associated costs, we earn a profit. Otherwise, we incur a loss. Other plans investing in the Fund may have lower fees, but these are not available to your plan in order to compensate us for distribution and plan servicing.

All investing involves risk and there is no guarantee the Fund's objective will be achieved. An investment in a fund of funds is subject to the risks of the investments of each underlying fund, which include: With respect to investment in equities, stock prices are more volatile than bond prices over the long term, and the value of such investment will fluctuate with changes in market conditions. Small- and mid-cap investments may be more volatile than large-cap investments, and investments in non-U.S. markets may be more volatile than domestic investments due to currency fluctuation and political uncertainty. Investments in emerging markets are subject to greater volatility and price declines. Fixed-income investments may fluctuate based on interest rate changes and are subject to the risk that the company may not be able to make timely payments of principal and interest.

All investing involves risk and there is no guarantee the Fund's objective will be achieved. An investment in a fund of funds is subject to the risks of the investments of each underlying fund, which include: With respect to investment in equities, stock prices are more volatile than bond prices over the long term, and the value of such investment will fluctuate with changes in market conditions. Small- and mid-cap investments may be more volatile than large-cap investments, and investments in non-U.S. markets may be more volatile than domestic investments due to currency fluctuation and political uncertainty. Investments in emerging markets are subject to greater volatility and price declines. Fixed-income investments may fluctuate based on interest rate changes and are subject to the risk that the company may not be able to make timely payments of principal and interest.

Keep in mind that 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.**

Non Proprietary Retail Funds.A non-proprietary Retail Fund refers to a mutual fund offered by Prudential Retirement, other than Jennison Dryden funds (which are sponsored by affiliates of Prudential Retirement). These Retail Funds are registered with the Securities and Exchange Commission. The fund complex establishing the mutual funds charges investment fees and service fees. These fees, expressed as a percentage, represent the "expense ratio" for the fund's shares because they are deducted from the gross returns of the shares. The fund complex often agrees to pay Prudential Retirement sub-accounting fees in return for the services provided to the plans as well as distribution fees in return for the distribution of the fund's shares to the plans. While these fees do not add to the "expense ratio" for the fund's shares, they in effect represent the portion of the expense ratio that is paid to Prudential Retirement. These sub-accounting and distribution fees enable Prudential to pay for the recordkeeping and distribution costs associated with a plan. Fund complexes not paying such fees to Prudential Retirement (or fund complexes only willing to pay a lesser amount of such fees) are not part of the standard offering of funds by Prudential Retirement. Similarly, some share classes paying a lesser amount of such fees to Prudential Retirement are not part of the standard investment offering. In both cases, this is because Prudential Retirement requires such fees as compensation for the cost of plan recordkeeping and product distribution. Such funds are available on an exception basis, and may require that Prudential Retirement charge additional fees to the plan sponsor or the participant accounts.Proprietary Retail Funds and Alliance Funds: "Proprietary" Retail Funds refers to mutual funds sponsored by Prudential affiliates. Proprietary Retail Funds have either Jennison or Dryden as the sub-advisor to the fund. Proprietary Alliance Funds refers to Alliance Funds purchasing Jennison/Dryden mutual funds. Like other mutual fund complexes, Jennison/Dryden pays sub-accounting and distribution fees to Prudential Retirement. Unlike non-proprietary Retail Funds and AllianceFunds, affiliates of Prudential Retirement receive the portion of the expense ratio for such products that are not paid to Prudential Retirement in the form of sub-accounting and distribution fees.

Unregistered Insurance company separate accounts and collective investment trusts are investment vehicles available only to qualified retirement plans, such as 401(k) plans and government plans, and their participants. Unlike mutual funds and registered separate accounts, unregistered insurance company separate accounts and collective investment trusts are exempt from Securities and Exchange Commission registration under both the Securities Act of 1933 and the Investment Company Act of 1940, but are subject to oversight by state banking or insurance regulators, as applicable. Therefore, investors are generally not entitled to the protections of the federal securities laws. Also, unlike mutual funds and registered separate accounts, unregistered insurance company separate accounts and collective investment trusts are not offered by prospectus.

Investors should carefully consider a fund's investment objectives, risks, charges and expenses before investing. The prospectus and (if available) summary prospectus contain complete information about the investment options available through your plan. Please call 877-778-2100 for a free prospectus and (if available) a summary prospectus containing this and other information about our funds. You should read the prospectus and summary prospectus (if available) carefully before investing. For variable insurance products, please read and consider carefully both the contract and fund prospectuses, if applicable, carefully before investing. It is possible to lose money by investing in securities.

Securities products and services are offered through Prudential Investment Management Services LLC (PIMS), Newark, NJ, a Prudential Financial company.

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

The Retirement Goal Funds are a family of seven multi-asset class, multi-manager investment portfolios offering a range of distinct risk/return characteristics. This family is based on the "life-cycle" approach to investing - that different bond/stock mixes are appropriate for individuals at different stages of their lives.

Funds offered by Prudential may be closed to new investors or new contributions at any time without prior notice.

At times Prudential Retirement solicits and/or receives financial support for certain of its conferences from investment advisory firms. Please contact your Prudential Retirement representative for more information.

Explanation of Performance Information - The tables provide fund performance information, and other relevant performance and supplementary information concerning Institutional Sub-Advised, Institutional Select and Proprietary Funds if applicable. For Institutional Sub-Advised and Institutional Select Funds, the PRIAC Separate Accounts hold the investment securities. Prudential Retirement Insurance and Annuity Company (PRIAC) assumes no responsibility for monitoring performance of the investment manager of any Institutional Select Fund.

For more information, please contact your Prudential Retirement Representative at 1-877-778-2100.

Investing in securities involves risk, including the possible loss of principal. Unforeseen market conditions have the potential to maximize losses. Investors are urged to carefully consider their personal risk tolerance, retirement time horizon, and willingness to weather severe market downturns before making investment decisions.

Frequent exchanging of investment options may harm long-term investors. Policies may be in effect at the plan or the investment level to detect and deter exchanges that may be abusive. Such policies may require us to modify, restrict, suspend or terminate purchase or exchange privileges and impose redemption fees. Please refer to the prospectus, if available for the investment, for information on these potential restrictions and any applicable redemption fees. Otherwise, please contact your Prudential Representative.

Prudential Retirement is a full service provider of investment products and recordkeeping services to retirement plans. The recordkeeping services are "bundled" together with the investment products and services. Fees associated with investment products also pay for recordkeeping services and the costs of distributing our bundled product. Some contracts may have a charge to cover the costs of recordkeeping and distribution. Our distribution partners represent Prudential Retirement and are paid by Prudential Retirement. If a plan retains a consultant, the consultant represents the plan and its fiduciaries. Prudential Retirement may make expense allowances available to the plan to enable the plan to pay the consultant.

Prudential Retirement offers a full range of investment products and services to retirement plan fiduciaries and plan participants. The fees generated by the investment products depend on the type of investment product and whether the investment product is sponsored by Prudential Retirement.

The Prudential Insurance Company of America is a Prudential Financial company.

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Footnotes

10 Effective 12/10/2013, Robeco Boston Partners replaced CRM as manager for the Fund. Performance prior to 12/10/2013 represents CRM. As a result of the manager replacement, the Fund's name changed to Mid Cap Value / Robeco Boston Partners Fund.

11 Effective 03/24/2014, Prudential Fixed Income Management, a division of PGIM (formerly known as Prudential Investment Management. Inc or "PIM) replaced Caywood Scholl as the manager for the Fund. Performance prior to 03/24/2014 represents Caywood Scholl. As a result of the manager replacement, the Fund's name changed to High Yield Bond / Prudential Fund.

12 Effective 06/04/2020, AllianceBernstein L.P., replaced Columbia Management as the manager for the Fund. Performance prior to 06/04/2020 is that of Columbia Management. As a result of the manager replacement, the Fund's name changed to Large Cap Growth II Fund (managed by AllianceBernstein).

13 Effective 10/22/2013 Glenmede Investment Management commenced managing the Fund. Performance after 10/22/2013 is that of Glenmede Investment Management. Performance prior to 10/22/2013 is that of WHV. As a result of the manager replacement, the Fund's name changed to Small Cap Blend / Glenmede Fund.

14 Effective 11/2010, Wellington Management's Research Value team and strategy was replaced with their Quality Value team and strategy on the equity portion of the Fund.

15 Effective 12/8/2009, American Century Investment Management replaced Mellon Capital. Performance prior to 12/8/2009 represents Mellon Capital Management. Effective 3/27/2015, Silvercrest Asset Management replaced American Century. Performance from 12/8/2009 to 3/27/2015 represents American Century. As a result of the manager replacement, the Fund's name changed to Small Cap Value / Silvercrest Asset Management Fund on the same date.

16 Effective 2/2/2012, Emerald Advisers, Inc. replaced Essex Investment Management Co. as the manager for the Fund. Performance prior to 2/2/2012 is that of Essex Investment Management Co. As a result of the manager replacement, the Fund's name changed to Small Cap Growth / Emerald Fund.

17 Effective 4/30/2013, the T. Rowe Price Blue Chip Growth Fund (Advisor Shares) Alliance Fund was converted from an Alliance Fund which invested in shares of a mutual fund to an Institutional Sub-Advised structure. The Fund was renamed as the Large Cap Growth I Fund (managed by T. Rowe Price).

18 Effective 5/24/2013, the Cohen and Steers Realty Income Fund (Class I) Alliance Fund converted to an Institutional Sub-Advised structure. The Fund was renamed as the Real Estate / Cohen and Steers Fund. Performance prior to 5/24/2013 is that of the Alliance Fund.

19 Effective 9/2018 Wellington Management Company commenced managing the Fund. Performance after 9/2018 is that of Wellington Management Company. Performance from 7/2013 to 9/2018 is that of RBC Global Asset Management.

20 Prior to 8/27/2015, the Separate Account was invested wholly in T. Rowe Price Blue Chip Growth Fund Advisor Shares [ticker symbol PAGBX], and was named the same as the Mutual Fund.

21 The Adviser has contractually agreed to waive fees and/or reimburse expenses through January 27, 2021.

22 The Adviser has contractually agreed to waive fees and/or reimburse expenses through January 31, 2021.

23 The S&P Composite 1500® is one of the composite index series created with core indices of the S&P 500®, S&P MidCap 400®, and S&P SmallCap 600®. "Standard & Poor's®", "S&P®", "S&P 500®", "Standard & Poor's 1500", "S&P MidCap 400®", and "S&P SmallCap 600®" are registered trademarks of The McGraw-Hill Companies, Inc. and have been licensed for use by Prudential. The Fund is not sponsored, endorsed, sold, or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of investing in the Fund.

24 These investments are registered mutual funds.

25 These investments represent investments into a separate account. Returns, ratings, and rankings, if shown reflect the net expense ratio quoted. All returns are net of the management fees charged for the separate account and net of other operational expenses, and if requested for inclusion in the report may also contain record keeping charges as described in your most recent illustrative revenue disclosure.

The net expense ratios shown for each fund may reflect fund families' contractual waiver of a portion of its advisory fees and/or reimbursement of a portion of the fund's operating expenses. Please refer to the fund prospectus for the expiration of the current waiver. The fund family may also extend the waiver.

Data Point Terms

Alpha - A measure of performance on a risk-adjusted basis. Alpha, often considered the active return on an investment, gauges the performance of an investment against a market index used as a benchmark, since they are often considered to represent the market's movement as a whole. The excess returns of a fund relative to the return of a benchmark index is the fund's alpha.

DDA Rank - The DDA Rank represents the quartile ranking assigned to the fund in the latest Due Diligence Advisor Program Report. Each separate account is assessed on the basis of nominal and risk adjusted returns, and downside and relative risk (versus an appropriate benchmark). These metrics are weighted based on 1-, 3- and 5-year results, with greatest emphasis placed on long term timeframes. Due Diligence Quartile Ranks shown are based on the last available Due Diligence Analysis, among the following peer group universe totals.

Gross Expense Ratio - The Total Gross Expense Ratio represents the percentage of fund assets paid for operating expenses and management fees. It typically includes the following types of fees: accounting, administrator, advisor, auditor, board of directors, custodial, distribution (12b-1), legal, organizational, professional, registration, shareholder reporting, sub-advisor, and transfer agency. The expense ratio does not reflect the fund's brokerage costs, fee waivers, or investor sales charges.

Net Expense Ratio - The Total Net Expense Ratio represents fee charged against fund assets after adjustment for fee waivers.

Risk - Also known as Standard deviation, Risk is a statistical measure of the degree of variability, or dispersion, of a portfolio's return around its average return over a specified time period. Investors can examine historical standard deviation in conjunction with historical returns in order to decide whether a portfolio's volatility would have been acceptable given the returns it produced. A higher standard deviation indicates a wider dispersion of past returns and thus greater risk. Standard deviation does not indicate how a portfolio actually performed, but merely the volatility of its returns over time around their mean.

Sharpe Ratio - The Sharpe ratio was developed by Nobel laureate William F. Sharpe and is used to help investors understand the return of an investment compared to its risk. The ratio is the average return earned in excess of the risk-free rate per unit of volatility or total risk. Subtracting the risk-free rate from the mean return allows an investor to better isolate the profits associated with risk-taking activities. Generally, the greater the value of the Sharpe ratio, the more attractive the risk-adjusted return.

DDA Rank Funds In Category

Peer Group	# of Funds
Lipper Short Investment Grade Debt Funds	73
Lipper Core Bond Funds	105
Lipper Core Plus Bond Funds	62
Lipper Coporate Debt Funds BBB-Rated Funds	57
Lipper High Current Yield Funds	133
Lipper Retirement Income Funds	17
Lipper Mixed Asset Target 2010 Funds	21
Lipper Mixed Asset Target 2015 Funds	20
Lipper Mixed Asset Target 2020 Funds	35
Lipper Mixed Asset Target 2025 Funds	35
Lipper Mixed Asset Target 2030 Funds	35
Lipper Mixed Asset Target 2035 Funds	35
Lipper Mixed Asset Target 2040 Funds	35
Lipper Mixed Asset Target 2045 Funds	37
Lipper Mixed Asset Target 2050+ Funds	35
Lipper Mixed Asset Target 2055+ Funds	33
Lipper Mixed Asset Target 2055+ Funds	32
Lipper Balanced Funds	74
Lipper Balanced Funds	74
Lipper Large Cap Value Funds	100
Lipper Large Cap Core Funds	159
Lipper Large Cap Growth Funds	154
Lipper Mid Cap Value Funds	47
Lipper Mid Cap Core Funds	83
Lipper Mid Cap Growth Funds	94
Lipper Small Cap Value Funds	78
Lipper Small Cap Core Funds	221
Lipper Small Cap Growth Funds	130
Lipper Global Large-Cap Core / Lipper Global Multi-	47
Lipper Global Large-Cap Growth / Lipper Global Multi-	69
Lipper International Large-Cap Value / Lipper	43
Lipper International Large-Cap Core / Lipper	78
Lipper International Large-Cap Growth / Lipper	149
Lipper Emerging Markets Funds	251
Lipper Real Estate Funds	55

The DDA Rank represents the quartile ranking assigned to the fund in the latest Due Diligence Advisor Program Report. Each separate account is assessed on the basis of nominal and risk adjusted returns, and downside and relative risk (versus an appropriate benchmark). These metrics are weighted based on 1-, 3- and 5-year results, with greatest emphasis placed on long term timeframes. Due Diligence Quartile Ranks shown are based on the last available Due Diligence Analysis (as noted in this report), among the following peer group universe totals. ***Please note new process has Institutional Sub-Advised and RBSA funds utilize gross performance peer groups.***

Number of Funds In Category - For Percentile Ranks & Category Medians

Morningstar Category	# of Funds						
	1 MO.	3 MOS.	YTD	1 Year	3 Year	5 Year	10 Year
Allocation--50% to 70% Equity	690	689	689	679	660	623	516
Foreign Large Blend	719	718	716	707	656	589	497
Foreign Large Growth	485	484	484	482	459	418	341
Intermediate-term Bond	402	401	399	397	377	361	331
Large Blend	1297	1289	1280	1266	1213	1140	996
Large Growth	1325	1325	1325	1315	1276	1223	1082
Large Value	1135	1135	1135	1120	1094	1042	916
Mid-Cap Blend	384	384	383	374	362	321	277
Mid-Cap Growth	589	588	585	581	565	551	500
Mid-Cap Value	397	397	396	395	385	374	315
Small Blend	640	640	639	635	627	583	488
Small Growth	628	628	628	616	604	582	526
Small Value	430	430	430	422	414	407	354
Target-Date Retirement	186	186	186	185	170	158	129
World Stock	884	875	872	856	795	716	509

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INDEX DEFINITIONS

60% Russell 1000 / 40% Bloomberg Barclays Aggregate - An unmanaged, weighted average composite consisting of the 60% Russell 1000, 40% Bloomberg Barclays Aggregate.

60% Russell 1000 Value Index/40% Bloomberg Barclays U.S. Aggregate Bond Index - An unmanaged, weighted average composite consisting of the Russell 1000 Value Index (60%) and the Bloomberg Barclays Aggregate Bond Index (40%).

Bloomberg Barclays Government Bond Index - Measures the performance of the U.S. Treasury and U.S. Agency Indices, including Treasuries and U.S. agency debentures. It is a component of the U.S. Government/Credit Index and the U.S. Aggregate Index.

Bloomberg Barclays Intermediate Aggregate Bond Index - The index measures the performance of investment grade, U.S. dollar-denominated, fixed-rate taxable securities with maturities of 1-10 years, including Treasuries, government-related and corporate securities, MBS (agency fixed-rate and hybrid ARM passthroughs), ABS, and CMBS.

Bloomberg Barclays Long US Corp Index - The Bloomberg Barclays US Corporate Bond Index measures the investment grade, fixed-rate, taxable corporate bond market. It includes USD denominated securities publicly issued by US and non-US industrial, utility and financial issuers.

Bloomberg Barclays U.S. Aggregate Bond Index - Measures the performance of investment grade, U.S. dollar-denominated, fixed-rate taxable bond market, including Treasuries, government-related and corporate securities, MBS (agency fixed-rate and hybrid ARM pass-through's), ABS, and CMBS. It rolls up into other Bloomberg Barclays flagship indices, such as the multi-currency Global Aggregate Index and the U.S. Universal Index, which includes high yield and emerging markets debt.

Bloomberg Barclays U.S. Corporate High-Yield Index - Measures the performance of USD-denominated, non-investment grade, fixed-rate, taxable corporate bonds, including corporate bonds, fixed-rate bullet, putable, and callable bonds, SEC Rule 144A securities, Original issue zeros, Pay-in-kind (PIK) bonds, Fixed-rate and fixed-to-floating capital securities.

Bloomberg Barclays U.S. Credit Index - Measures the performance of the US Corporate and a non-corporate component that includes foreign agencies, sovereigns, supranationals and local authorities. It is a subset of the US Government/Credit Index and the US Aggregate Index.

Bloomberg Barclays U.S. Long Term Credit Index - Measures the performance of the US Corporate and a non-corporate component that includes foreign agencies, sovereigns, supranationals and local authorities with maturities of 10 years and greater. It is a subset of the US Government/Credit Index and the US Aggregate Index.

Bloomberg Barclays U.S. Treasury Inflation-Protected Securities (TIPS) Index - Measures the performance of rules-based, market value-weighted inflation-protected securities issued by the U.S. Treasury. It is a subset of the Global Inflation-Linked Index (Series-L).

Bloomberg Barclays US Government/Credit Long TR USD - The Bloomberg Barclays US Government/Credit Bond Index is a broad-based flagship benchmark that measures the non-securitized component of the US Aggregate Index. It includes investment grade, US dollar-denominated, fixed-rate Treasuries, government-related and corporate securities.

Bloomberg Barclays US Treasury Inflation Notes TR Index Value - The Index measures the performance of the U.S. treasury inflation-linked bond market. Securities must be rated investment grade as defined by the Index methodology. The principal and the interest of all constituent bonds must be inflation-linked and denominated in U.S. Dollars. Nominal U.S. Treasury bonds, floating rate bonds and STRIPS are excluded.

Bloomberg Commodity Index - This index measures the performance of the US dollar denominated ICE LIBOR rate with maturity of the 3 months. LIBOR indicates the interest rate that banks pay when they borrow from each other on an unsecured basis. It is fundamental to the operation of both UK and international financial markets, including markets in interest rate derivatives contracts. it is used to determine payments made under derivatives by a wide range of counterparties including small businesses, large financial institutions and public authorities.

Bloomberg Commodity Index - Measures the performance of future contracts on physical commodities which traded on US exchanges and London Metal Exchange. The commodity weightings are based on production and liquidity, subject to weighting restrictions applied annually.

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CRSP U.S. Mid Cap Index - The CRSP U.S. Mid Cap Index targets inclusion of the U.S. companies that fall between the 70-85 percent of investable market capitalization. The index includes securities traded on NYSE, NYSE American, NYSE ARCA, NASDAQ, Bats Global Markets, and the Investors Exchange.

FTSE Developed Markets Ex North America Index - The FTSE Developed Markets Ex North America Index comprises Large and Mid cap stocks providing coverage of Developed markets, excluding the US and Canada.

FTSE NAREIT All Equity REITs - The FTSE NAREIT US Real Estate Index Series is designed to present investors with a comprehensive family of REIT performance indexes that spans the commercial real estate space across the US economy. The index series provides investors with exposure to all investment and property sectors. In addition, the more narrowly focused property sector and sub-sector indexes provide the facility to concentrate commercial real estate exposure in more selected markets.The FTSE NAREIT Equity REITs index contains all Equity REITs not designated as Timber REITs or Infrastructure REITs.

FTSE Three Month T-Bill - Measures the performance of the last three three-month Treasury bill month-end rates.

Indexes - Investors cannot invest directly in an index.

JPMorgan Govt Bond Index exUS ($Hdgd) - The index measures the performance of fixed rate issuances for local debt instruments from high-income countries spanning Europe, North America and Asia-Pacific regions. It is a sub-set of GBI Global index excluding bond from U.S. The developed markets index lineup has a long track record since the launch of the GBI Global in 1989 and has grown to include indices covering the Eurozone and Cash Deposit Rates.

Lifetime Aggressive Growth Primary Benchmark - Each Lifetime Fund's composite benchmark reflects the weighted average of the Fund's stock/international stock/bond allocation, as represented by the Russell 3000 Index, the MSCI EAFE Index and the Bloomberg Barclays US Aggregate Bond Index, respectively.

Lifetime Balanced Primary Benchmark - Each Lifetime Fund's composite benchmark reflects the weighted average of the Fund's stock/international stock/bond allocation, as represented by the Russell 3000 Index, the MSCI EAFE Index and the Bloomberg Barclays US Aggregate Bond Index, respectively.

Lifetime Conservative Growth Primary Benchmark - These indices are composite benchmarks that reflect the weighted average of the benchmarks for the underlying funds in which each specific Lifetime Fund invests.

Lifetime Growth Primary Benchmark - Each Lifetime Fund's composite benchmark reflects the weighted average of the Fund's stock/international stock/bond allocation, as represented by the Russell 3000 Index, the MSCI EAFE Index and the Bloomberg Barclays US Aggregate Bond Index, respectively.

Lifetime Income & Equity Primary Benchmark - Each Lifetime Fund's composite benchmark reflects the weighted average of the Fund's stock/international stock/bond/cash allocation, as represented by the Russell 3000 Index, the MSCI EAFE Index, the Bloomberg Barclays US Aggregate Bond Index and the Citigroup 3-Month T-Bill Index, respectively.

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MSCI EAFE Growth Index (net) - The MSCI EAFE Growth Index captures large and mid cap securities exhibiting overall growth style characteristics across Developed Markets countries around the world, excluding the US and Canada

MSCI EAFE Index (net) - The MSCI EAFE Index is designed to represent the performance of large and mid-cap securities across 21 developed markets, including countries in Europe, Australasia and the Far East, excluding the U.S. and Canada. The Index is available for a number of regions, market segments/sizes and covers approximately 85% of the free float-adjusted market capitalization in each of the 21 countries.

MSCI EAFE Value Index (net) - The index measures the performance of the value large and mid cap segments of developed markets, excluding the US & Canada equity securities. It is free float-adjusted market-capitalization weighted.

MSCI Emerging Markets Net Dividend Index - Measures the performance of the large and mid cap segments of emerging market equity securities. It is free float-adjusted market-capitalization weighted.

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MSCI US REIT Index - Measures the performance of the large, mid and small cap segments of the US equity securities. It is comprised of Equity REITs securities and based on the MSCI USA Investable Market Index, with the exception of Mortgage REIT and selected Specialized REITs. The index represents approximately most of the US REIT universe and securities are classified in the REIT sector according to the Global Industry Classification Standard. It is a free float market capitalization weighted index.

MSCI World Growth Index (net) - Measures the performance of the growth large and mid cap segments of world equity securities. It is free float-adjusted market-capitalization weighted.

MSCI World Index (net) - Is a broad global equity benchmark that represents large and mid-cap equity performance across 23 developed markets countries. It covers approximately 85% of the free float-adjusted market capitalization in each country and MSCI World benchmark does not offer exposure to emerging markets.

Pru Day One IncomeFlex Target 2015 Benchmark - The custom benchmark reflects the normal weighted average of the respective Day One Fund's stock/non-traditional assets/bond/cash allocation, as represented by the S&P 1500 Composite Index, the Russell Developed ex North America Large Cap Index, the MSCI Emerging Markets Net Dividend Index, the Bloomberg Commodities Index, the PRREF Composite Index, the Barclays U.S. Treasury Inflation-Protected Securities (TIPS) Index (Series-L), the Bloomberg Barclays US Aggregate Bond Index and the Citigroup Three Month T-Bill. Effective January 1, 2013, the International asset class is represented in the mandate benchmark by the Russell Developed ex North America Large Cap Index, replacing the MSCI EAFE Net Dividend Index. Because the asset allocation of each Fund changes over time, the custom benchmark allocations also change over time. Effective close of business December 31, 2018, Russell discontinued the Russell Developed Ex-North America Large Cap Net Index. Therefore, also effective on December 31, 2018, the FTSE Developed Markets Ex-North America Index (FTSE Index) replaced the Russell Developed Ex-North America Large Cap Net Index as the primary performance benchmark for the Day One Funds' underlying PGIM QMA International Developed Markets Index Fund and a component of the custom benchmark with respect to each Prudential Day One Fund. The FTSE Index performance will be reflected in the performance of the Day One Funds' custom benchmark index on a go-forward basis only; the custom benchmark's performance history will not be re-stated.

Pru Day One IncomeFlex Target 2020 Benchmark - The custom benchmark reflects the normal weighted average of the respective Day One Fund's stock/non-traditional assets/bond/cash allocation, as represented by the S&P 1500 Composite Index, the Russell Developed ex North America Large Cap Index, the MSCI Emerging Markets Net Dividend Index, the Bloomberg Commodities Index, the PRREF Composite Index, the Barclays U.S. Treasury Inflation-Protected Securities (TIPS) Index (Series-L), the Bloomberg Barclays US Aggregate Bond Index and the Citigroup Three Month T-Bill. Effective January 1, 2013, the International asset class is represented in the mandate benchmark by the Russell Developed ex North America Large Cap Index, replacing the MSCI EAFE Net Dividend Index. Because the asset allocation of each Fund changes over time, the custom benchmark allocations also change over time. Effective close of business December 31, 2018, Russell discontinued the Russell Developed Ex-North America Large Cap Net Index. Therefore, also effective on December 31, 2018, the FTSE Developed Markets Ex-North America Index (FTSE Index) replaced the Russell Developed Ex-North America Large Cap Net Index as the primary performance benchmark for the Day One Funds' underlying PGIM QMA International Developed Markets Index Fund and a component of the custom benchmark with respect to each Prudential Day One Fund. The FTSE Index performance will be reflected in the performance of the Day One Funds' custom benchmark index on a go-forward basis only; the custom benchmark's performance history will not be re-stated.

Pru Day One IncomeFlex Target 2025 Benchmark - The custom benchmark reflects the normal weighted average of the respective Day One Fund's stock/non-traditional assets/bond/cash allocation, as represented by the S&P 1500 Composite Index, the Russell Developed ex North America Large Cap Index, the MSCI Emerging Markets Net Dividend Index, the Bloomberg Commodities Index, the PRREF Composite Index, the Barclays U.S. Treasury Inflation-Protected Securities (TIPS) Index (Series-L), the Bloomberg Barclays US Aggregate Bond Index and the Citigroup Three Month T-Bill. Effective January 1, 2013, the International asset class is represented in the mandate benchmark by the Russell Developed ex North America Large Cap Index, replacing the MSCI EAFE Net Dividend Index. Because the asset allocation of each Fund changes over time, the custom benchmark allocations also change over time. Effective close of business December 31, 2018, Russell discontinued the Russell Developed Ex-North America Large Cap Net Index. Therefore, also effective on December 31, 2018, the FTSE Developed Markets Ex-North America Index (FTSE Index) replaced the Russell Developed Ex-North America Large Cap Net Index as the primary performance benchmark for the Day One Funds' underlying PGIM QMA International Developed Markets Index Fund and a component of the custom benchmark with respect to each Prudential Day One Fund. The FTSE Index performance will be reflected in the performance of the Day One Funds' custom benchmark index on a go-forward basis only; the custom benchmark's performance history will not be re-stated.

Pru Day One IncomeFlex Target 2030 Benchmark - The custom benchmark reflects the normal weighted average of the respective Day One Fund's stock/non-traditional assets/bond/cash allocation, as represented by the S&P 1500 Composite Index, the Russell Developed ex North America Large Cap Index, the MSCI Emerging Markets Net Dividend Index, the Bloomberg Commodities Index, the PRREF Composite Index, the Barclays U.S. Treasury Inflation-Protected Securities (TIPS) Index (Series-L), the Bloomberg Barclays US Aggregate Bond Index and the Citigroup Three Month T-Bill. Effective January 1, 2013, the International asset class is represented in the mandate benchmark by the Russell Developed ex North America Large Cap Index, replacing the MSCI EAFE Net Dividend Index. Because the asset allocation of each Fund changes over time, the custom benchmark allocations also change over time. Effective close of business December 31, 2018, Russell discontinued the Russell Developed Ex-North America Large Cap Net Index. Therefore, also effective on December 31, 2018, the FTSE Developed Markets Ex-North America Index (FTSE Index) replaced the Russell Developed Ex-North America Large Cap Net Index as the primary performance benchmark for the Day One Funds' underlying PGIM QMA International Developed Markets Index Fund and a component of the custom benchmark with respect to each Prudential Day One Fund. The FTSE Index performance will be reflected in the performance of the Day One Funds' custom benchmark index on a go-forward basis only; the custom benchmark's performance history will not be re-stated.

Pru Day One IncomeFlex Target 2035 Benchmark - The custom benchmark reflects the normal weighted average of the respective Day One Fund's stock/non-traditional assets/bond/cash allocation, as represented by the S&P 1500 Composite Index, the Russell Developed ex North America Large Cap Index, the MSCI Emerging Markets Net Dividend Index, the Bloomberg Commodities Index, the PRREF Composite Index, the Barclays U.S. Treasury Inflation-Protected Securities (TIPS) Index (Series-L), the Bloomberg Barclays US Aggregate Bond Index and the Citigroup Three Month T-Bill. Effective January 1, 2013, the International asset class is represented in the mandate benchmark by the Russell Developed ex North America Large Cap Index, replacing the MSCI EAFE Net Dividend Index. Because the asset allocation of each Fund changes over time, the custom benchmark allocations also change over time. Effective close of business December 31, 2018, Russell discontinued the Russell Developed Ex-North America Large Cap Net Index. Therefore, also effective on December 31, 2018, the FTSE Developed Markets Ex-North America Index (FTSE Index) replaced the Russell Developed Ex-North America Large Cap Net Index as the primary performance benchmark for the Day One Funds' underlying PGIM QMA International Developed Markets Index Fund and a component of the custom benchmark with respect to each Prudential Day One Fund. The FTSE Index performance will be reflected in the performance of the Day One Funds' custom benchmark index on a go-forward basis only; the custom benchmark's performance history will not be re-stated.

Pru Day One IncomeFlex Target 2040 Benchmark - The custom benchmark reflects the normal weighted average of the respective Day One Fund's stock/non-traditional assets/bond/cash allocation, as represented by the S&P 1500 Composite Index, the Russell Developed ex North America Large Cap Index, the MSCI Emerging Markets Net Dividend Index, the Bloomberg Commodities Index, the PRREF Composite Index, the Barclays U.S. Treasury Inflation-Protected Securities (TIPS) Index (Series-L), the Bloomberg Barclays US Aggregate Bond Index and the Citigroup Three Month T-Bill. Effective January 1, 2013, the International asset class is represented in the mandate benchmark by the Russell Developed ex North America Large Cap Index, replacing the MSCI EAFE Net Dividend Index. Because the asset allocation of each Fund changes over time, the custom benchmark allocations also change over time. Effective close of business December 31, 2018, Russell discontinued the Russell Developed Ex-North America Large Cap Net Index. Therefore, also effective on December 31, 2018, the FTSE Developed Markets Ex-North America Index (FTSE Index) replaced the Russell Developed Ex-North America Large Cap Net Index as the primary performance benchmark for the Day One Funds' underlying PGIM QMA International Developed Markets Index Fund and a component of the custom benchmark with respect to each Prudential Day One Fund. The FTSE Index performance will be reflected in the performance of the Day One Funds' custom benchmark index on a go-forward basis only; the custom benchmark's performance history will not be re-stated.

Pru Day One IncomeFlex Target 2045 Benchmark - The custom benchmark reflects the normal weighted average of the respective Day One Fund's stock/non-traditional assets/bond/cash allocation, as represented by the S&P 1500 Composite Index, the Russell Developed ex North America Large Cap Index, the MSCI Emerging Markets Net Dividend Index, the Bloomberg Commodities Index, the PRREF Composite Index, the Barclays U.S. Treasury Inflation-Protected Securities (TIPS) Index (Series-L), the Bloomberg Barclays US Aggregate Bond Index and the Citigroup Three Month T-Bill. Effective January 1, 2013, the International asset class is represented in the mandate benchmark by the Russell Developed ex North America Large Cap Index, replacing the MSCI EAFE Net Dividend Index. Because the asset allocation of each Fund changes over time, the custom benchmark allocations also change over time. Effective close of business December 31, 2018, Russell discontinued the Russell Developed Ex-North America Large Cap Net Index. Therefore, also effective on December 31, 2018, the FTSE Developed Markets Ex-North America Index (FTSE Index) replaced the Russell Developed Ex-North America Large Cap Net Index as the primary performance benchmark for the Day One Funds' underlying PGIM QMA International Developed Markets Index Fund and a component of the custom benchmark with respect to each Prudential Day One Fund. The FTSE Index performance will be reflected in the performance of the Day One Funds' custom benchmark index on a go-forward basis only; the custom benchmark's performance history will not be re-stated.

Pru Day One IncomeFlex Target 2050 Benchmark - The custom benchmark reflects the normal weighted average of the respective Day One Fund's stock/non-traditional assets/bond/cash allocation, as represented by the S&P 1500 Composite Index, the Russell Developed ex North America Large Cap Index, the MSCI Emerging Markets Net Dividend Index, the Bloomberg Commodities Index, the PRREF Composite Index, the Barclays U.S. Treasury Inflation-Protected Securities (TIPS) Index (Series-L), the Bloomberg Barclays US Aggregate Bond Index and the Citigroup Three Month T-Bill. Effective January 1, 2013, the International asset class is represented in the mandate benchmark by the Russell Developed ex North America Large Cap Index, replacing the MSCI EAFE Net Dividend Index. Because the asset allocation of each Fund changes over time, the custom benchmark allocations also change over time. Effective close of business December 31, 2018, Russell discontinued the Russell Developed Ex-North America Large Cap Net Index. Therefore, also effective on December 31, 2018, the FTSE Developed Markets Ex-North America Index (FTSE Index) replaced the Russell Developed Ex-North America Large Cap Net Index as the primary performance benchmark for the Day One Funds' underlying PGIM QMA International Developed Markets Index Fund and a component of the custom benchmark with respect to each Prudential Day One Fund. The FTSE Index performance will be reflected in the performance of the Day One Funds' custom benchmark index on a go-forward basis only; the custom benchmark's performance history will not be re-stated.

Pru Day One IncomeFlex Target 2055 Benchmark - The custom benchmark reflects the normal weighted average of the respective Day One Fund's stock/non-traditional assets/bond/cash allocation, as represented by the S&P 1500 Composite Index, the Russell Developed ex North America Large Cap Index, the MSCI Emerging Markets Net Dividend Index, the Bloomberg Commodities Index, the PRREF Composite Index, the Barclays U.S. Treasury Inflation-Protected Securities (TIPS) Index (Series-L), the Bloomberg Barclays US Aggregate Bond Index and the Citigroup Three Month T-Bill. Effective January 1, 2013, the International asset class is represented in the mandate benchmark by the Russell Developed ex North America Large Cap Index, replacing the MSCI EAFE Net Dividend Index. Because the asset allocation of each Fund changes over time, the custom benchmark allocations also change over time. Effective close of business December 31, 2018, Russell discontinued the Russell Developed Ex-North America Large Cap Net Index. Therefore, also effective on December 31, 2018, the FTSE Developed Markets Ex-North America Index (FTSE Index) replaced the Russell Developed Ex-North America Large Cap Net Index as the primary performance benchmark for the Day One Funds' underlying PGIM QMA International Developed Markets Index Fund and a component of the custom benchmark with respect to each Prudential Day One Fund. The FTSE Index performance will be reflected in the performance of the Day One Funds' custom benchmark index on a go-forward basis only; the custom benchmark's performance history will not be re-stated.

Pru Day One IncomeFlex Target 2060 Benchmark - The custom benchmark reflects the normal weighted average of the respective Day One Fund's stock/non-traditional assets/bond/cash allocation, as represented by the S&P 1500 Composite Index, the Russell Developed ex North America Large Cap Index, the MSCI Emerging Markets Net Dividend Index, the Bloomberg Commodities Index, the PRREF Composite Index, the Barclays U.S. Treasury Inflation-Protected Securities (TIPS) Index (Series-L), the Bloomberg Barclays US Aggregate Bond Index and the Citigroup Three Month T-Bill. Effective January 1, 2013, the International asset class is represented in the mandate benchmark by the Russell Developed ex North America Large Cap Index, replacing the MSCI EAFE Net Dividend Index. Because the asset allocation of each Fund changes over time, the custom benchmark allocations also change over time. Effective close of business December 31, 2018, Russell discontinued the Russell Developed Ex-North America Large Cap Net Index. Therefore, also effective on December 31, 2018, the FTSE Developed Markets Ex-North America Index (FTSE Index) replaced the Russell Developed Ex-North America Large Cap Net Index as the primary performance benchmark for the Day One Funds' underlying PGIM QMA International Developed Markets Index Fund and a component of the custom benchmark with respect to each Prudential Day One Fund. The FTSE Index performance will be reflected in the performance of the Day One Funds' custom benchmark index on a go-forward basis only; the custom benchmark's performance history will not be re-stated.

Pru Day One IncomeFlex Target Balanced Benchmark - The custom benchmark reflects the normal weighted average of the respective Day One Fund's stock/non-traditional assets/bond/cash allocation, as represented by the S&P 1500 Composite Index, the Russell Developed ex North America Large Cap Index, the MSCI Emerging Markets Net Dividend Index, the Bloomberg Commodities Index, the PRREF Composite Index, the Barclays U.S. Treasury Inflation-Protected Securities (TIPS) Index (Series-L), the Bloomberg Barclays US Aggregate Bond Index and the Citigroup Three Month T-Bill. Effective January 1, 2013, the International asset class is represented in the mandate benchmark by the Russell Developed ex North America Large Cap Index, replacing the MSCI EAFE Net Dividend Index. Because the asset allocation of each Fund changes over time, the custom benchmark allocations also change over time. Effective close of business December 31, 2018, Russell discontinued the Russell Developed Ex-North America Large Cap Net Index. Therefore, also effective on December 31, 2018, the FTSE Developed Markets Ex-North America Index (FTSE Index) replaced the Russell Developed Ex-North America Large Cap Net Index as the primary performance benchmark for the Day One Funds' underlying PGIM QMA International Developed Markets Index Fund and a component of the custom benchmark with respect to each Prudential Day One Fund. The FTSE Index performance will be reflected in the performance of the Day One Funds' custom benchmark index on a go-forward basis only; the custom benchmark's performance history will not be re-stated.

Prudential Day One 2015 Benchmark - The custom benchmark reflects the normal weighted average of the respective Day One Fund's stock/non-traditional assets/bond/cash allocation, as represented by the S&P 1500 Composite Index, the Russell Developed ex North America Large Cap Index, the MSCI Emerging Markets Net Dividend Index, the Bloomberg Commodities Index, the PRREF Composite Index, the Barclays U.S. Treasury Inflation-Protected Securities (TIPS) Index (Series-L), the Bloomberg Barclays US Aggregate Bond Index and the Citigroup Three Month T-Bill. Effective January 1, 2013, the International asset class is represented in the mandate benchmark by the Russell Developed ex North America Large Cap Index, replacing the MSCI EAFE Net Dividend Index. Because the asset allocation of each Fund changes over time, the custom benchmark allocations also change over time. Effective close of business December 31, 2018, Russell discontinued the Russell Developed Ex-North America Large Cap Net Index. Therefore, also effective on December 31, 2018, the FTSE Developed Markets Ex-North America Index (FTSE Index) replaced the Russell Developed Ex-North America Large Cap Net Index as the primary performance benchmark for the Day One Funds' underlying PGIM QMA International Developed Markets Index Fund and a component of the custom benchmark with respect to each Prudential Day One Fund. The FTSE Index performance will be reflected in the performance of the Day One Funds' custom benchmark index on a go-forward basis only; the custom benchmark's performance history will not be re-stated.

Prudential Day One 2020 Benchmark - The custom benchmark reflects the normal weighted average of the respective Day One Fund's stock/non-traditional assets/bond/cash allocation, as represented by the S&P 1500 Composite Index, the Russell Developed ex North America Large Cap Index, the MSCI Emerging Markets Net Dividend Index, the Bloomberg Commodities Index, the PRREF Composite Index, the Barclays U.S. Treasury Inflation-Protected Securities (TIPS) Index (Series-L), the Bloomberg Barclays US Aggregate Bond Index and the Citigroup Three Month T-Bill. Effective January 1, 2013, the International asset class is represented in the mandate benchmark by the Russell Developed ex North America Large Cap Index, replacing the MSCI EAFE Net Dividend Index. Because the asset allocation of each Fund changes over time, the custom benchmark allocations also change over time. Effective close of business December 31, 2018, Russell discontinued the Russell Developed Ex-North America Large Cap Net Index. Therefore, also effective on December 31, 2018, the FTSE Developed Markets Ex-North America Index (FTSE Index) replaced the Russell Developed Ex-North America Large Cap Net Index as the primary performance benchmark for the Day One Funds' underlying PGIM QMA International Developed Markets Index Fund and a component of the custom benchmark with respect to each Prudential Day One Fund. The FTSE Index performance will be reflected in the performance of the Day One Funds' custom benchmark index on a go-forward basis only; the custom benchmark's performance history will not be re-stated.

Prudential Day One 2025 Benchmark - The custom benchmark reflects the normal weighted average of the respective Day One Fund's stock/non-traditional assets/bond/cash allocation, as represented by the S&P 1500 Composite Index, the Russell Developed ex North America Large Cap Index, the MSCI Emerging Markets Net Dividend Index, the Bloomberg Commodities Index, the PRREF Composite Index, the Barclays U.S. Treasury Inflation-Protected Securities (TIPS) Index (Series-L), the Bloomberg Barclays US Aggregate Bond Index and the Citigroup Three Month T-Bill. Effective January 1, 2013, the International asset class is represented in the mandate benchmark by the Russell Developed ex North America Large Cap Index, replacing the MSCI EAFE Net Dividend Index. Because the asset allocation of each Fund changes over time, the custom benchmark allocations also change over time. Effective close of business December 31, 2018, Russell discontinued the Russell Developed Ex-North America Large Cap Net Index. Therefore, also effective on December 31, 2018, the FTSE Developed Markets Ex-North America Index (FTSE Index) replaced the Russell Developed Ex-North America Large Cap Net Index as the primary performance benchmark for the Day One Funds' underlying PGIM QMA International Developed Markets Index Fund and a component of the custom benchmark with respect to each Prudential Day One Fund. The FTSE Index performance will be reflected in the performance of the Day One Funds' custom benchmark index on a go-forward basis only; the custom benchmark's performance history will not be re-stated.

Prudential Day One 2030 Benchmark - The custom benchmark reflects the normal weighted average of the respective Day One Fund's stock/non-traditional assets/bond/cash allocation, as represented by the S&P 1500 Composite Index, the Russell Developed ex North America Large Cap Index, the MSCI Emerging Markets Net Dividend Index, the Bloomberg Commodities Index, the PRREF Composite Index, the Barclays U.S. Treasury Inflation-Protected Securities (TIPS) Index (Series-L), the Bloomberg Barclays US Aggregate Bond Index and the Citigroup Three Month T-Bill. Effective January 1, 2013, the International asset class is represented in the mandate benchmark by the Russell Developed ex North America Large Cap Index, replacing the MSCI EAFE Net Dividend Index. Because the asset allocation of each Fund changes over time, the custom benchmark allocations also change over time. Effective close of business December 31, 2018, Russell discontinued the Russell Developed Ex-North America Large Cap Net Index. Therefore, also effective on December 31, 2018, the FTSE Developed Markets Ex-North America Index (FTSE Index) replaced the Russell Developed Ex-North America Large Cap Net Index as the primary performance benchmark for the Day One Funds' underlying PGIM QMA International Developed Markets Index Fund and a component of the custom benchmark with respect to each Prudential Day One Fund. The FTSE Index performance will be reflected in the performance of the Day One Funds' custom benchmark index on a go-forward basis only; the custom benchmark's performance history will not be re-stated.

Prudential Day One 2035 Benchmark - The custom benchmark reflects the normal weighted average of the respective Day One Fund's stock/non-traditional assets/bond/cash allocation, as represented by the S&P 1500 Composite Index, the Russell Developed ex North America Large Cap Index, the MSCI Emerging Markets Net Dividend Index, the Bloomberg Commodities Index, the PRREF Composite Index, the Barclays U.S. Treasury Inflation-Protected Securities (TIPS) Index (Series-L), the Bloomberg Barclays US Aggregate Bond Index and the Citigroup Three Month T-Bill. Effective January 1, 2013, the International asset class is represented in the mandate benchmark by the Russell Developed ex North America Large Cap Index, replacing the MSCI EAFE Net Dividend Index. Because the asset allocation of each Fund changes over time, the custom benchmark allocations also change over time. Effective close of business December 31, 2018, Russell discontinued the Russell Developed Ex-North America Large Cap Net Index. Therefore, also effective on December 31, 2018, the FTSE Developed Markets Ex-North America Index (FTSE Index) replaced the Russell Developed Ex-North America Large Cap Net Index as the primary performance benchmark for the Day One Funds' underlying PGIM QMA International Developed Markets Index Fund and a component of the custom benchmark with respect to each Prudential Day One Fund. The FTSE Index performance will be reflected in the performance of the Day One Funds' custom benchmark index on a go-forward basis only; the custom benchmark's performance history will not be re-stated.

Prudential Day One 2040 Benchmark - The custom benchmark reflects the normal weighted average of the respective Day One Fund's stock/non-traditional assets/bond/cash allocation, as represented by the S&P 1500 Composite Index, the Russell Developed ex North America Large Cap Index, the MSCI Emerging Markets Net Dividend Index, the Bloomberg Commodities Index, the PRREF Composite Index, the Barclays U.S. Treasury Inflation-Protected Securities (TIPS) Index (Series-L), the Bloomberg Barclays US Aggregate Bond Index and the Citigroup Three Month T-Bill. Effective January 1, 2013, the International asset class is represented in the mandate benchmark by the Russell Developed ex North America Large Cap Index, replacing the MSCI EAFE Net Dividend Index. Because the asset allocation of each Fund changes over time, the custom benchmark allocations also change over time. Effective close of business December 31, 2018, Russell discontinued the Russell Developed Ex-North America Large Cap Net Index. Therefore, also effective on December 31, 2018, the FTSE Developed Markets Ex-North America Index (FTSE Index) replaced the Russell Developed Ex-North America Large Cap Net Index as the primary performance benchmark for the Day One Funds' underlying PGIM QMA International Developed Markets Index Fund and a component of the custom benchmark with respect to each Prudential Day One Fund. The FTSE Index performance will be reflected in the performance of the Day One Funds' custom benchmark index on a go-forward basis only; the custom benchmark's performance history will not be re-stated.

Prudential Day One 2045 Benchmark - The custom benchmark reflects the normal weighted average of the respective Day One Fund's stock/non-traditional assets/bond/cash allocation, as represented by the S&P 1500 Composite Index, the Russell Developed ex North America Large Cap Index, the MSCI Emerging Markets Net Dividend Index, the Bloomberg Commodities Index, the PRREF Composite Index, the Barclays U.S. Treasury Inflation-Protected Securities (TIPS) Index (Series-L), the Bloomberg Barclays US Aggregate Bond Index and the Citigroup Three Month T-Bill. Effective January 1, 2013, the International asset class is represented in the mandate benchmark by the Russell Developed ex North America Large Cap Index, replacing the MSCI EAFE Net Dividend Index. Because the asset allocation of each Fund changes over time, the custom benchmark allocations also change over time. Effective close of business December 31, 2018, Russell discontinued the Russell Developed Ex-North America Large Cap Net Index. Therefore, also effective on December 31, 2018, the FTSE Developed Markets Ex-North America Index (FTSE Index) replaced the Russell Developed Ex-North America Large Cap Net Index as the primary performance benchmark for the Day One Funds' underlying PGIM QMA International Developed Markets Index Fund and a component of the custom benchmark with respect to each Prudential Day One Fund. The FTSE Index performance will be reflected in the performance of the Day One Funds' custom benchmark index on a go-forward basis only; the custom benchmark's performance history will not be re-stated.

Prudential Day One 2050 Benchmark - The custom benchmark reflects the normal weighted average of the respective Day One Fund's stock/non-traditional assets/bond/cash allocation, as represented by the S&P 1500 Composite Index, the Russell Developed ex North America Large Cap Index, the MSCI Emerging Markets Net Dividend Index, the Bloomberg Commodities Index, the PRREF Composite Index, the Barclays U.S. Treasury Inflation-Protected Securities (TIPS) Index (Series-L), the Bloomberg Barclays US Aggregate Bond Index and the Citigroup Three Month T-Bill. Effective January 1, 2013, the International asset class is represented in the mandate benchmark by the Russell Developed ex North America Large Cap Index, replacing the MSCI EAFE Net Dividend Index. Because the asset allocation of each Fund changes over time, the custom benchmark allocations also change over time. Effective close of business December 31, 2018, Russell discontinued the Russell Developed Ex-North America Large Cap Net Index. Therefore, also effective on December 31, 2018, the FTSE Developed Markets Ex-North America Index (FTSE Index) replaced the Russell Developed Ex-North America Large Cap Net Index as the primary performance benchmark for the Day One Funds' underlying PGIM QMA International Developed Markets Index Fund and a component of the custom benchmark with respect to each Prudential Day One Fund. The FTSE Index performance will be reflected in the performance of the Day One Funds' custom benchmark index on a go-forward basis only; the custom benchmark's performance history will not be re-stated.

Prudential Day One 2055 Benchmark - The custom benchmark reflects the normal weighted average of the respective Day One Fund's stock/non-traditional assets/bond/cash allocation, as represented by the S&P 1500 Composite Index, the Russell Developed ex North America Large Cap Index, the MSCI Emerging Markets Net Dividend Index, the Bloomberg Commodities Index, the PRREF Composite Index, the Barclays U.S. Treasury Inflation-Protected Securities (TIPS) Index (Series-L), the Bloomberg Barclays US Aggregate Bond Index and the Citigroup Three Month T-Bill. Effective January 1, 2013, the International asset class is represented in the mandate benchmark by the Russell Developed ex North America Large Cap Index, replacing the MSCI EAFE Net Dividend Index. Because the asset allocation of each Fund changes over time, the custom benchmark allocations also change over time. Effective close of business December 31, 2018, Russell discontinued the Russell Developed Ex-North America Large Cap Net Index. Therefore, also effective on December 31, 2018, the FTSE Developed Markets Ex-North America Index (FTSE Index) replaced the Russell Developed Ex-North America Large Cap Net Index as the primary performance benchmark for the Day One Funds' underlying PGIM QMA International Developed Markets Index Fund and a component of the custom benchmark with respect to each Prudential Day One Fund. The FTSE Index performance will be reflected in the performance of the Day One Funds' custom benchmark index on a go-forward basis only; the custom benchmark's performance history will not be re-stated.

Prudential Day One 2060 Benchmark - The custom benchmark reflects the normal weighted average of the respective Day One Fund's stock/non-traditional assets/bond/cash allocation, as represented by the S&P 1500 Composite Index, the Russell Developed ex North America Large Cap Index, the MSCI Emerging Markets Net Dividend Index, the Bloomberg Commodities Index, the PRREF Composite Index, the Barclays U.S. Treasury Inflation-Protected Securities (TIPS) Index (Series-L), the Bloomberg Barclays US Aggregate Bond Index and the Citigroup Three Month T-Bill. Effective January 1, 2013, the International asset class is represented in the mandate benchmark by the Russell Developed ex North America Large Cap Index, replacing the MSCI EAFE Net Dividend Index. Because the asset allocation of each Fund changes over time, the custom benchmark allocations also change over time. Effective close of business December 31, 2018, Russell discontinued the Russell Developed Ex-North America Large Cap Net Index. Therefore, also effective on December 31, 2018, the FTSE Developed Markets Ex-North America Index (FTSE Index) replaced the Russell Developed Ex-North America Large Cap Net Index as the primary performance benchmark for the Day One Funds' underlying PGIM QMA International Developed Markets Index Fund and a component of the custom benchmark with respect to each Prudential Day One Fund. The FTSE Index performance will be reflected in the performance of the Day One Funds' custom benchmark index on a go-forward basis only; the custom benchmark's performance history will not be re-stated.

Prudential Day One 2065 Benchmark - The custom benchmark reflects the normal weighted average of the respective Day One Fund's stock/non-traditional assets/bond/cash allocation, as represented by the S&P 1500 Composite Index, the Russell Developed ex North America Large Cap Index, the MSCI Emerging Markets Net Dividend Index, the Bloomberg Commodities Index, the PRREF Composite Index, the Barclays U.S. Treasury Inflation-Protected Securities (TIPS) Index (Series-L), the Bloomberg Barclays US Aggregate Bond Index and the Citigroup Three Month T-Bill. Effective January 1, 2013, the International asset class is represented in the mandate benchmark by the Russell Developed ex North America Large Cap Index, replacing the MSCI EAFE Net Dividend Index. Because the asset allocation of each Fund changes over time, the custom benchmark allocations also change over time. Effective close of business December 31, 2018, Russell discontinued the Russell Developed Ex-North America Large Cap Net Index. Therefore, also effective on December 31, 2018, the FTSE Developed Markets Ex-North America Index (FTSE Index) replaced the Russell Developed Ex-North America Large Cap Net Index as the primary performance benchmark for the Day One Funds' underlying PGIM QMA International Developed Markets Index Fund and a component of the custom benchmark with respect to each Prudential Day One Fund. The FTSE Index performance will be reflected in the performance of the Day One Funds' custom benchmark index on a go-forward basis only; the custom benchmark's performance history will not be re-stated.

Prudential Day One Income Benchmark - The custom benchmark reflects the normal weighted average of the respective Day One Fund's stock/non-traditional assets/bond/cash allocation, as represented by the S&P 1500 Composite Index, the Russell Developed ex North America Large Cap Index, the MSCI Emerging Markets Net Dividend Index, the Bloomberg Commodities Index, the PRREF Composite Index, the Barclays U.S. Treasury Inflation-Protected Securities (TIPS) Index (Series-L), the Bloomberg Barclays US Aggregate Bond Index and the Citigroup Three Month T-Bill. Effective January 1, 2013, the International asset class is represented in the mandate benchmark by the Russell Developed ex North America Large Cap Index, replacing the MSCI EAFE Net Dividend Index. Because the asset allocation of each Fund changes over time, the custom benchmark allocations also change over time. Effective close of business December 31, 2018, Russell discontinued the Russell Developed Ex-North America Large Cap Net Index. Therefore, also effective on December 31, 2018, the FTSE Developed Markets Ex-North America Index (FTSE Index) replaced the Russell Developed Ex-North America Large Cap Net Index as the primary performance benchmark for the Day One Funds' underlying PGIM QMA International Developed Markets Index Fund and a component of the custom benchmark with respect to each Prudential Day One Fund. The FTSE Index performance will be reflected in the performance of the Day One Funds' custom benchmark index on a go-forward basis only; the custom benchmark's performance history will not be re-stated.

Retirement Goal 2010 Primary Benchmark - The custom benchmark for the Fund is a pro rata combination of the benchmarks for the Fund's underlying asset classes, based on the normal asset allocation for each Fund. The benchmark reflects the weighted average of the Fund's U.S. stock/international stock/bond/cash allocation, as represented by the Russell 3000 Index, the MSCI EAFE Index, the Bloomberg Barclays US Aggregate Bond Index and the Citigroup 3-Month T-Bill Index, respectively. Because the asset allocation of each Fund changes over time, the custom benchmark allocations also change over time.

Retirement Goal 2020 Primary Benchmark - The custom benchmark for the Fund is a pro rata combination of the benchmarks for the Fund's underlying asset classes, based on the normal asset allocation for each Fund. The benchmark reflects the weighted average of the Fund's U.S. stock/international stock/bond/cash allocation, as represented by the Russell 3000 Index, the MSCI EAFE Index, the Bloomberg Barclays US Aggregate Bond Index and the Citigroup 3-Month T-Bill Index, respectively. Because the asset allocation of each Fund changes over time, the custom benchmark allocations also change over time.

Retirement Goal 2030 Primary Benchmark - The custom benchmark for the Fund is a pro rata combination of the benchmarks for the Fund's underlying asset classes, based on the normal asset allocation for each Fund. The benchmark reflects the weighted average of the Fund's U.S. stock/international stock/bond/cash allocation, as represented by the Russell 3000 Index, the MSCI EAFE Index, the Bloomberg Barclays US Aggregate Bond Index and the Citigroup 3-Month T-Bill Index, respectively. Because the asset allocation of each Fund changes over time, the custom benchmark allocations also change over time.

Retirement Goal 2040 Primary Benchmark - The custom benchmark for the Fund is a pro rata combination of the benchmarks for the Fund's underlying asset classes, based on the normal asset allocation for each Fund. The benchmark reflects the weighted average of the Fund's U.S. stock/international stock/bond/cash allocation, as represented by the Russell 3000 Index, the MSCI EAFE Index, the Bloomberg Barclays US Aggregate Bond Index and the Citigroup 3-Month T-Bill Index, respectively. Because the asset allocation of each Fund changes over time, the custom benchmark allocations also change over time.

Retirement Goal 2050 Primary Benchmark - The custom benchmark for the Fund is a pro rata combination of the benchmarks for the Fund's underlying asset classes, based on the normal asset allocation for each Fund. The benchmark reflects the weighted average of the Fund's U.S. stock/international stock/bond/cash allocation, as represented by the Russell 3000 Index, the MSCI EAFE Index, the Bloomberg Barclays US Aggregate Bond Index and the Citigroup 3-Month T-Bill Index, respectively. Because the asset allocation of each Fund changes over time, the custom benchmark allocations also change over time.

Retirement Goal 2060 Primary Benchmark - The custom benchmark for the Fund is a pro rata combination of the benchmarks for the Fund's underlying asset classes, based on the normal asset allocation for each Fund. The benchmark reflects the weighted average of the Fund's U.S. stock/international stock/bond/cash allocation, as represented by the Russell 3000 Index, the MSCI EAFE Index, the Bloomberg Barclays US Aggregate Bond Index and the Citigroup 3-Month T-Bill Index, respectively. Because the asset allocation of each Fund changes over time, the custom benchmark allocations also change over time.

Retirement Goal Income Primary Benchmark - The custom benchmark for the Fund is a pro rata combination of the benchmarks for the Fund's underlying asset classes, based on the normal asset allocation for each Fund. The benchmark reflects the weighted average of the Fund's U.S. stock/international stock/bond/cash allocation, as represented by the Russell 3000 Index, the MSCI EAFE Index, the Bloomberg Barclays US Aggregate Bond Index and the Citigroup 3-Month T-Bill Index, respectively. Because the asset allocation of each Fund changes over time, the custom benchmark allocations also change over time.

Russell 1000 Index - Measures the performance of the large-cap segment of the US equity universe. It is a subset of the Russell 3000 Index and represents approximately 92% of the US market. It includes approximately 1,000 of the largest securities based on a combination of their market cap and current index membership. The index is constructed to provide a comprehensive and unbiased barometer for the large-cap segment and is completely reconstituted annually to ensure new and growing equities are reflected.

Russell 1000 Value Index - Measures the performance of the large-cap value segment of the US equity securities. It includes the Russell 1000 index companies with lower price-to-book ratios and lower expected growth values. It is market-capitalization weighted.

Russell 1000® Growth Index - Measures the performance of the large-cap growth segment of the US equity securities. It includes the Russell 1000 index companies with higher price-to-book ratios and higher forecasted growth values. It is market-capitalization weighted.

Russell 2000® Growth Index - Measures the performance of small-cap growth segment of the US equity universe. It includes those Russell 2000 companies with higher price/book ratios and higher predicted and forecasted growth values. It is market-capitalization weighted.

Russell 2000® Index - Measures the performance of the small-cap segment of the US equity universe. It is a subset of the Russell 3000 Index and it represents approximately 8% of the US market. It includes approximately 2,000 of the smallest securities based on a combination of their market cap and current index membership.

Russell 2000® Value Index - Measures the performance of small-cap value segment of the US equity universe. It includes those Russell 2000 companies with lower price-to-book ratios and lower expected and historical growth values.

Russell Midcap Value Index - Measures the performance of the mid-cap value segment of the US equity universe. It includes Russell midcap index companies with lower price-to-book ratios and lower forecasted growth values. It is market-capitalization weighted.

Russell Midcap® Growth Index - Measures the performance of the midcap growth segment of the U.S. equity universe. It includes those Russell Midcap Index companies with higher price-to-book ratios and higher forecasted growth values.

S&P 1500 Index - The S&P Composite 1500® combines three leading indices, the S&P 500®, the S&P MidCap 400®, and the S&P SmallCap 600® to cover approximately 90% of the U.S. market capitalization. It is designed for investors seeking to replicate the performance of the U.S. equity market or benchmark against a representative universe of tradable stocks.

S&P 500 Index - The S&P 500® is widely regarded as the best single gauge of large-cap U.S. equities. There is over USD 7.8 trillion benchmarked to the index, with index assets comprising approximately USD 2.2 trillion of this total. The index includes 500 leading companies and captures approximately 80% coverage of available market capitalization.

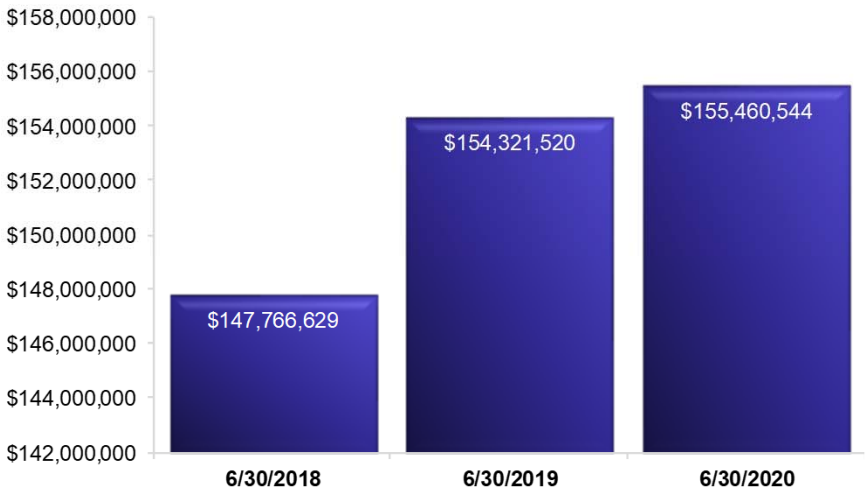
S&P Composite 1500® Index - The S&P Composite 1500® combines three leading indices, the S&P 500®, the S&P MidCap 400®, and the S&P SmallCap 600® to cover approximately 90% of the U.S. market capitalization. It is designed for investors seeking to replicate the performance of the U.S. equity market or benchmark against a representative universe of tradable stocks.

S&P MidCap 400 Index - The S&P MidCap 400® provides investors with a benchmark for mid-sized companies. The index, which is distinct from the large-cap S&P 500®, measures the performance of mid-sized companies, reflecting the distinctive risk and return characteristics of this market segment.

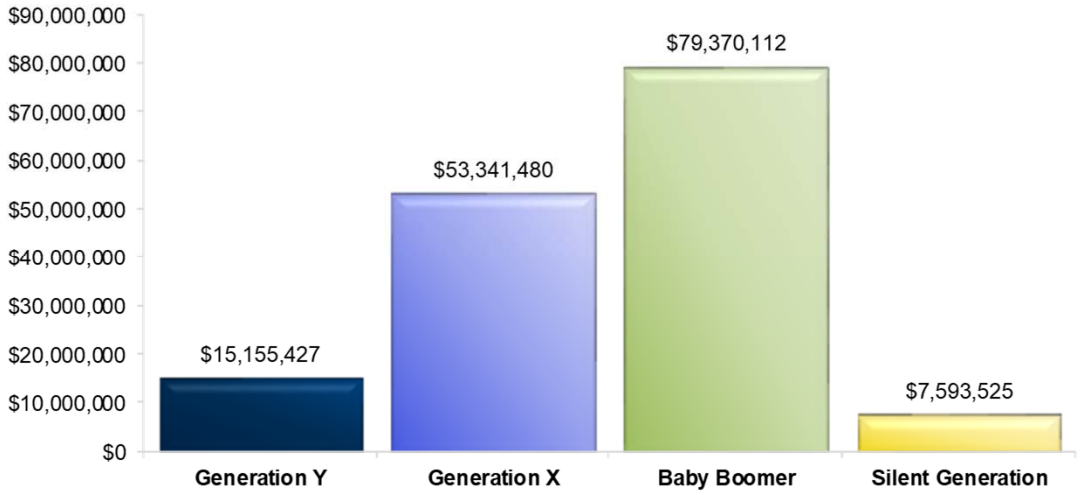
Vanguard Spliced Small Cap Index - This index is composed of the Russell 2000 Index through May 16, 2003, MSCI US Small Cap 1750 Index through January 30, 2013 and the CRSP US Small Cap Index, thereafter.

Section III: Dashboard - 006371

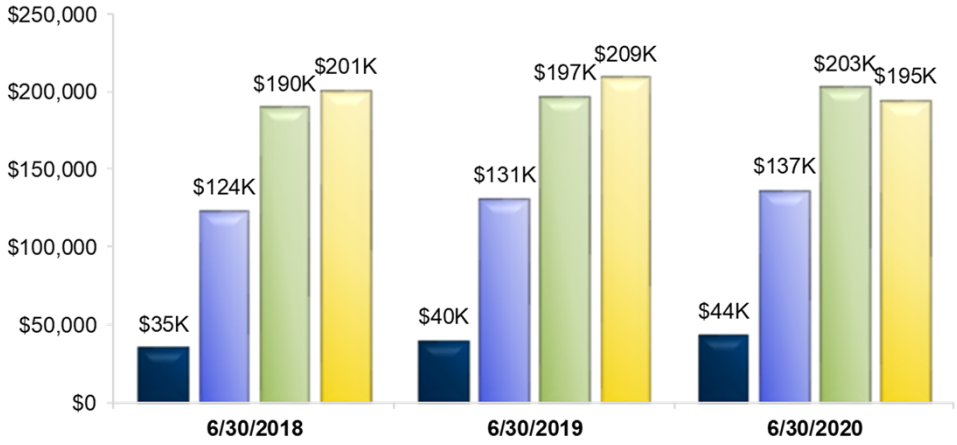
Total Participant Balances Over 3 Year Period



Total Participant Balances By Age Group As Of 06/30/2020



Average Account Balance By Age Group Over 3 Year Period ($1,000=1K)



Legend

Total Assets	Generation Y	Generation X	Baby Boomer	Silent Generation
	1980-2000	1965-1979	1946-1964	1925-1945

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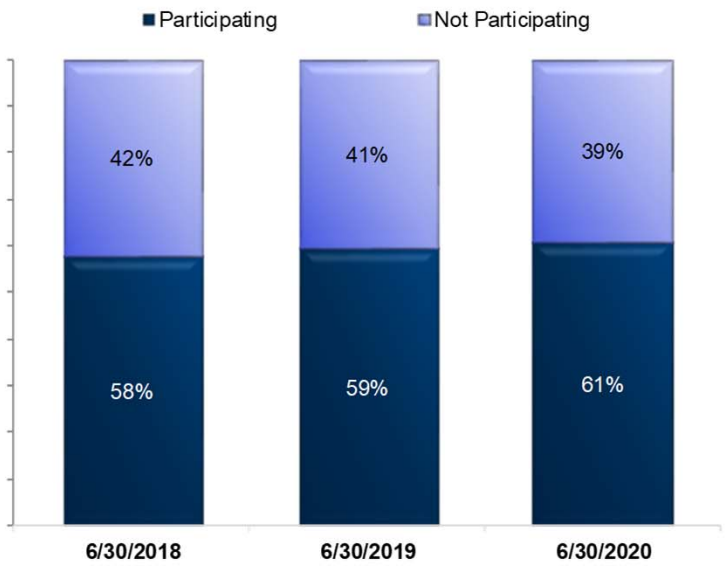
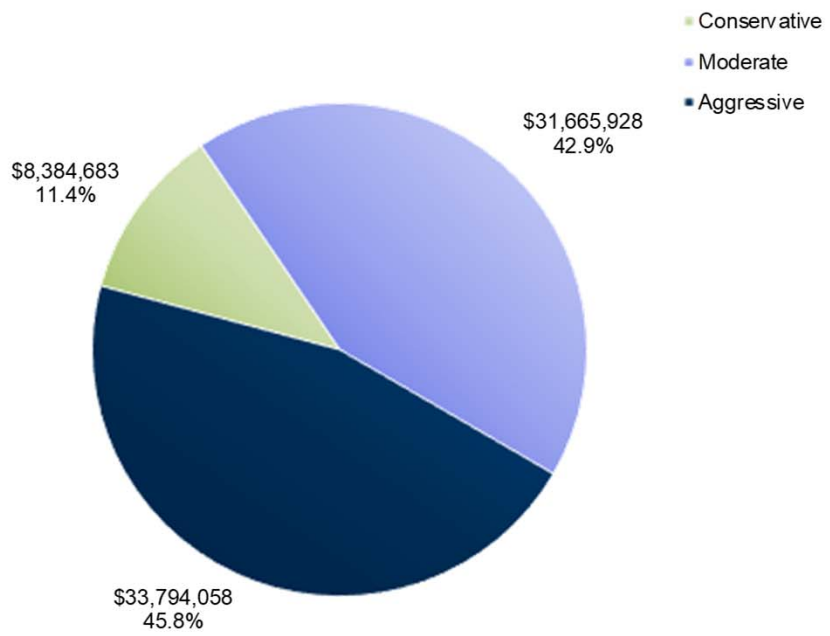
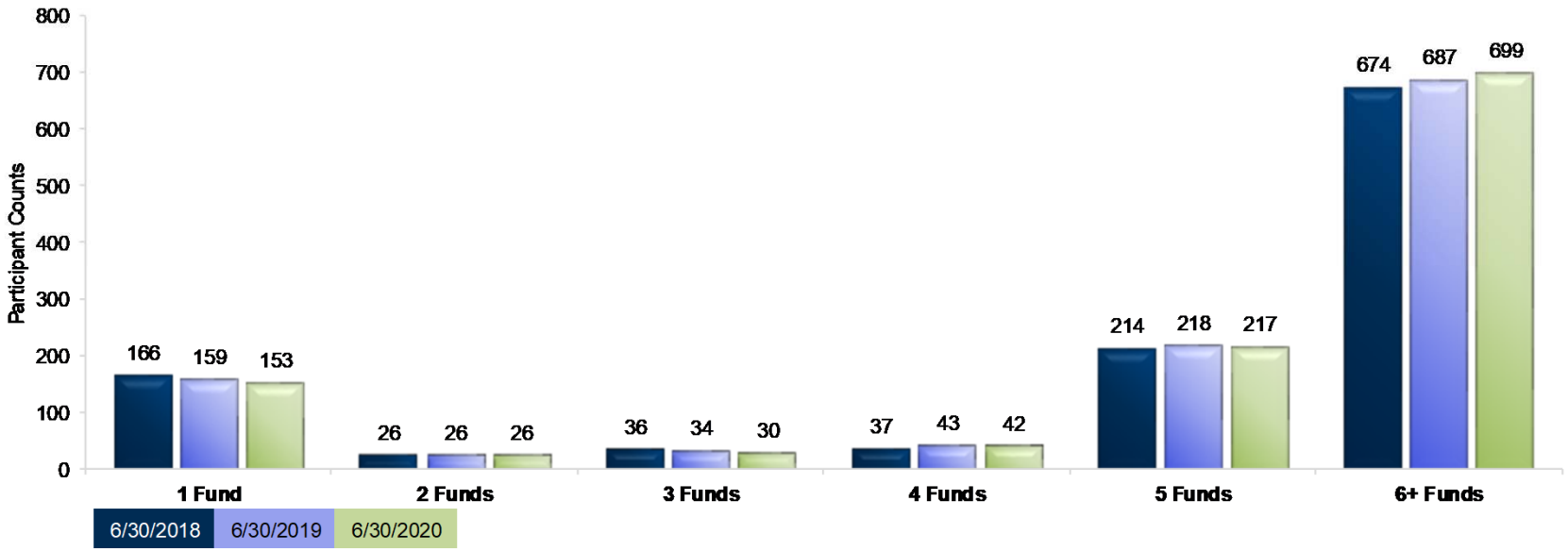
GoalMaker®Participation Rates

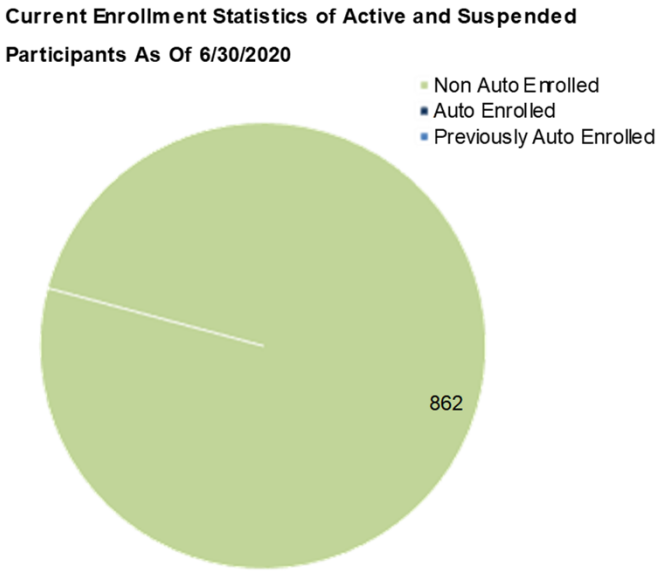


GoalMaker®Allocations as of 6/30/2020



Investment Utilization Over 3 Year Period




Current Enrollment Statistics of Active and Suspended
Participants As Of 6/30/2020
Non Auto Enrolled
Auto Enrolled
Previously Auto Enrolled
862

Assets and contributions reflect actual participant account balances and do not include outstanding loan balances, forfeitures, and / or expense account assets.

Customer should promptly report any inaccuracy or discrepancy to the brokerage firm(s).

All oral communications should be re-confirmed in writing to protect the customer's legal rights, including rights under the Securities Investor Protection act (SIPA). This information should not be considered an offer or solicitation of securities, insurance products or services. No offer is intended nor should this material be construed as an offer of any product. The information is being presented by us solely in our role as the plan's service provider and or record keeper.

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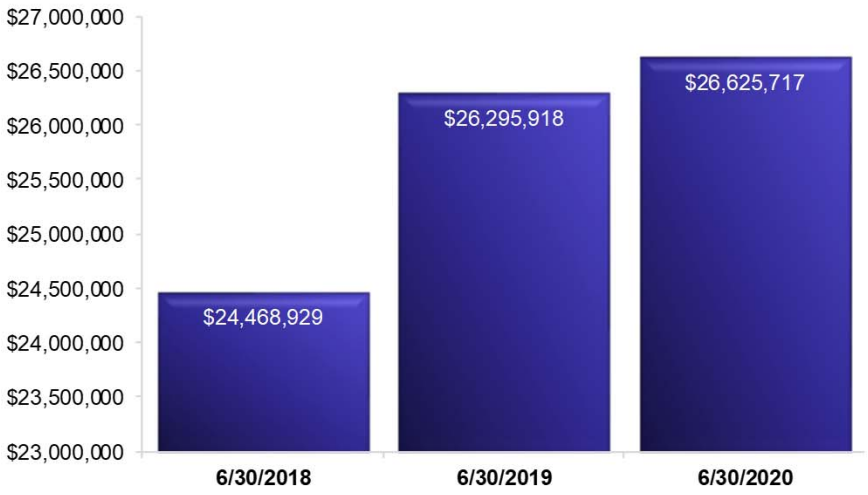
Section IV: Dashboard - 006372

Dashboard

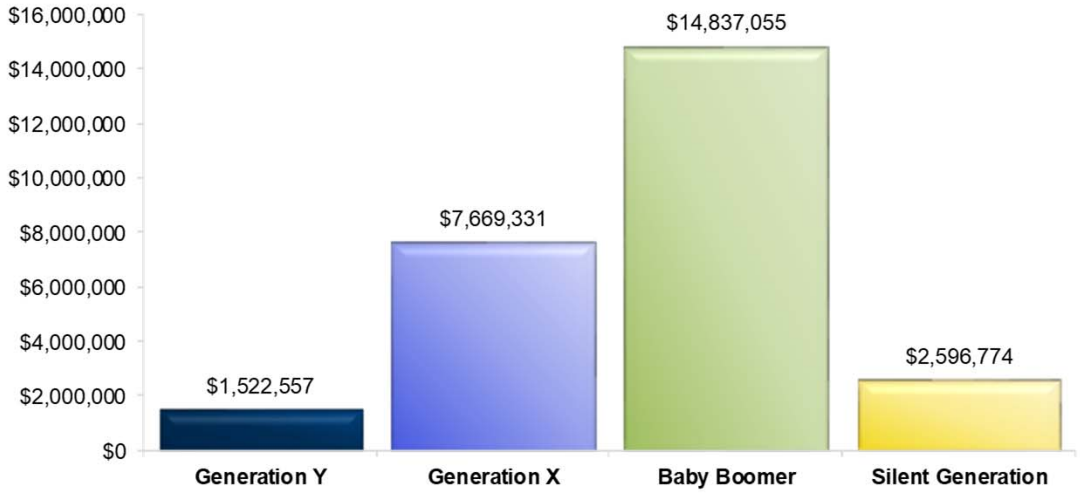
Lancaster County

Prudential
Bring Your Challenges

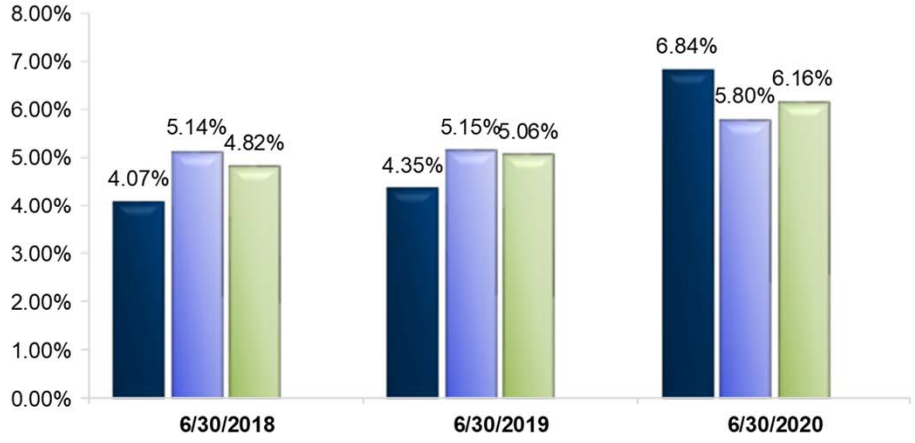
Total Participant Balances Over 3 Year Period



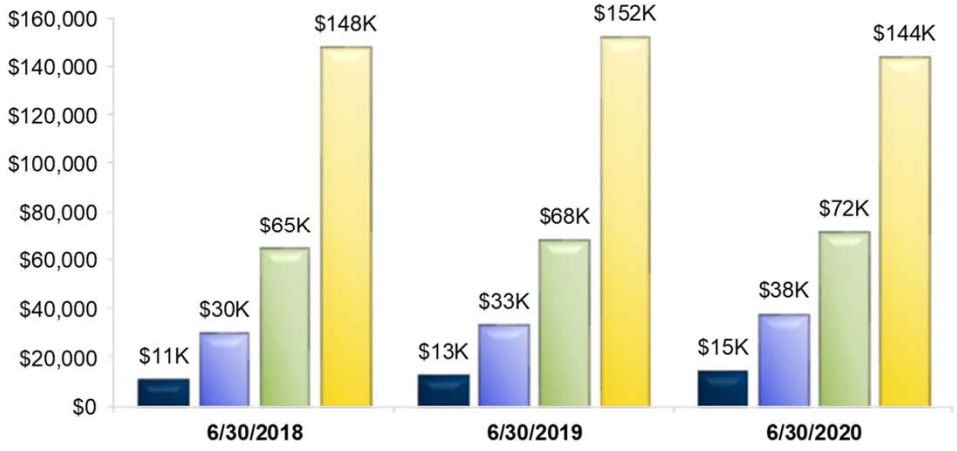
Total Participant Balances By Age Group As Of 06/30/2020



Average Contribution Rate By Age Group Over 3 Year Period



Average Account Balance By Age Group Over 3 Year Period ($1,000=1K)



Legend

Total Assets	Generation Y	Generation X	Baby Boomer	Silent Generation
	1980-2000	1965-1979	1946-1964	1925-1945

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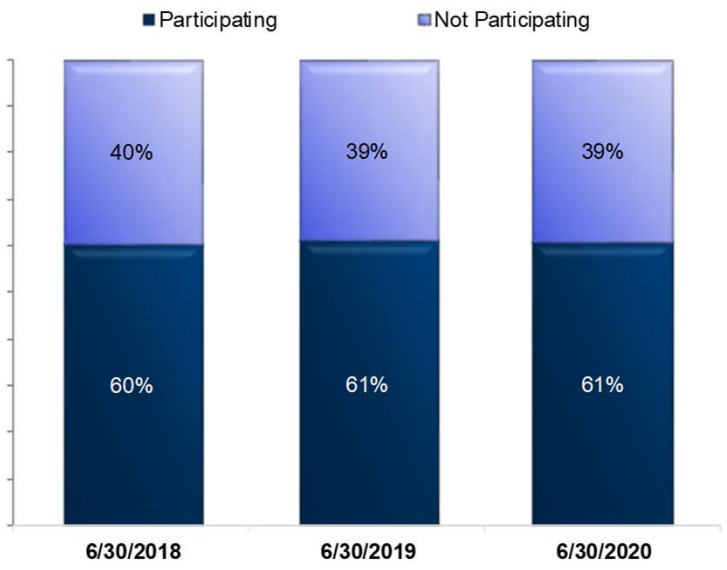
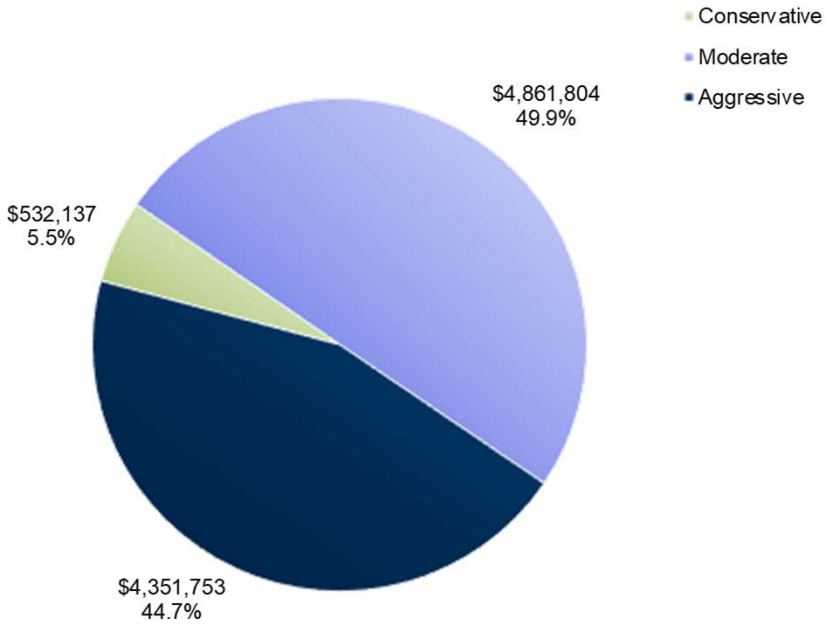
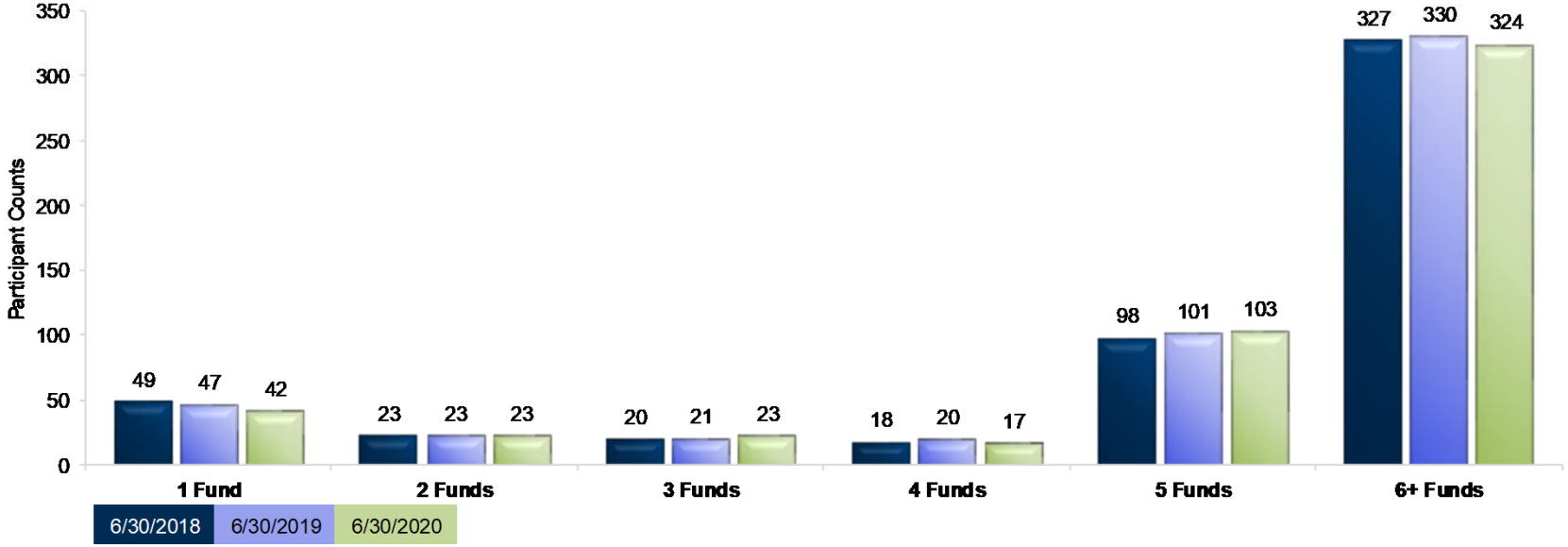
GoalMaker®Participation Rates



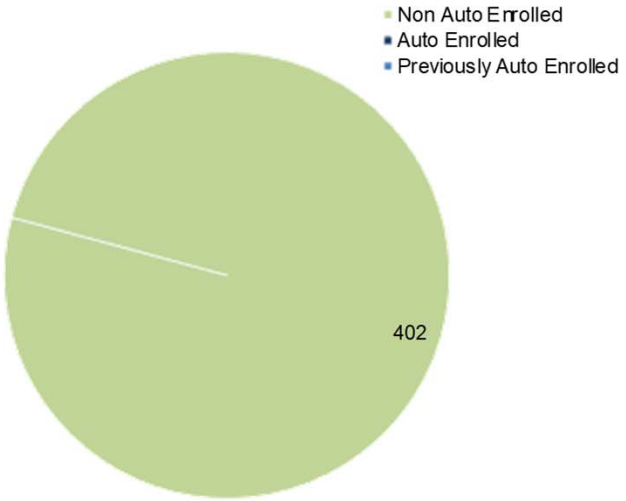
GoalMaker®Allocations as of 6/30/2020



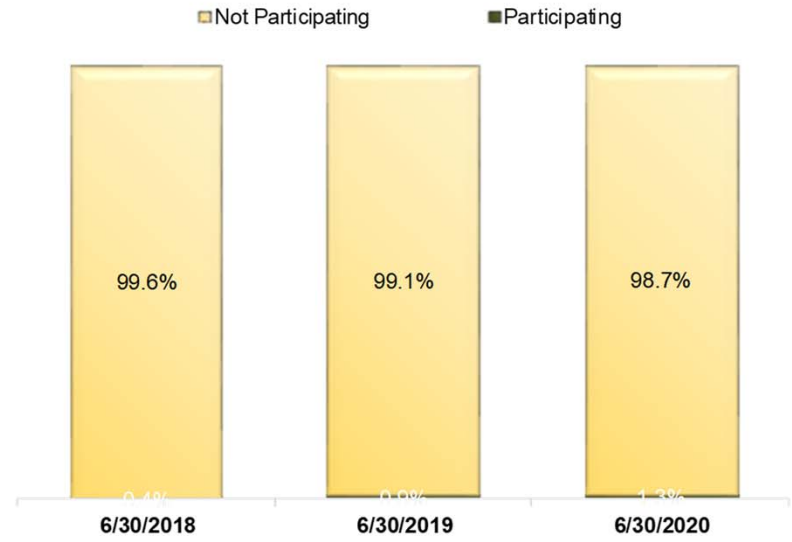
Investment Utilization Over 3 Year Period



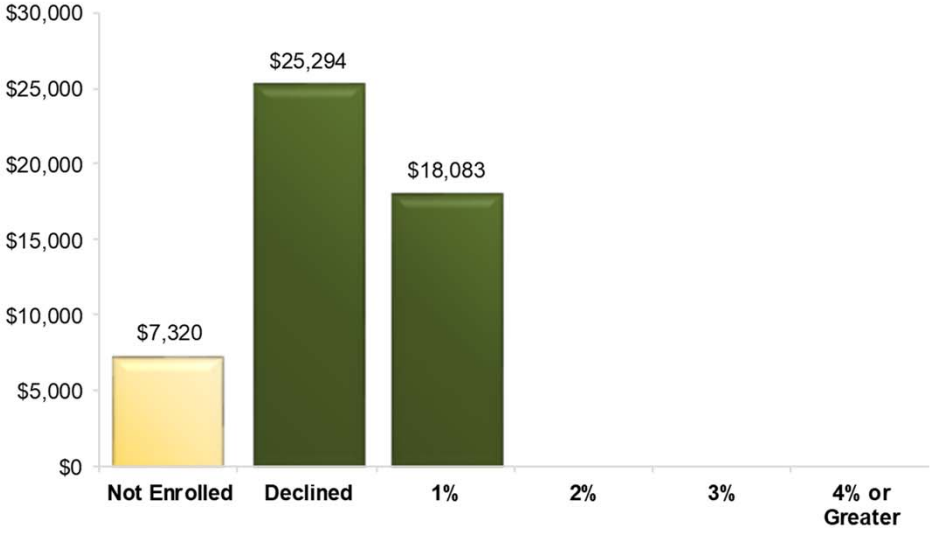
Current Enrollment Statistics of Active and Suspended Participants As Of 6/30/2020



Contribution Accelerator Participation Rates



Average Account Balances As Of 6/30/2020 (Contribution Accelerator)



Assets and contributions reflect actual participant account balances and do not include outstanding loan balances, forfeitures, and / or expense account assets.

Customer should promptly report any inaccuracy or discrepancy to the brokerage firm(s).

All oral communications should be re-confirmed in writing to protect the customer's legal rights, including rights under the Securities Investor Protection act (SIPA). This information should not be considered an offer or solicitation of securities, insurance products or services. No offer is intended nor should this material be construed as an offer of any product. The information is being presented by us solely in our role as the plan's service provider and or record keeper.

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Section V: Plan Summary - 006371

Plan Summary and Benchmark Trends

Historical Plan Statistics

	3/31/2020	4/30/2020	5/31/2020	6/30/2020
Total Participants Balances	$134,911,762	$145,710,775	$151,970,133	$155,460,544
Contributions*	$569,149	$850,963	$563,256	$657,853
Distributions*	($797,787)	($415,439)	($382,691)	($320,118)
Cash Flow	($228,639)	$435,524	$180,565	$337,735
Account Balances				
Average Participant Balance	$115,606	$124,859	$130,000	$133,214
Participation / Deferrals				
Participation Rate	88.2%	88.9%	89.3%	89.0%
Average Contribution Rate (%)	0.0%	0.0%	0.0%	0.0%
Total Participants with a Balance	1,167	1,167	1,169	1,167
Asset Allocation				
% of Plan Assets in Stable Value	28.0%	26.1%	25.0%	25.3%
% of Plan Assets for GoalMaker Participants	46.5%	46.8%	47.2%	47.5%
Participation Rate in GoalMaker	61.0%	61.0%	60.9%	61.0%
Number of Participants in GoalMaker	712	712	712	712
Number of Participants in One Fund	158	156	155	153
Number of Participants in Four or More Funds	952	953	956	958
Distributions				
Total Number of All Withdrawals*	63	53	51	51
Termination	$523,853	$339,725	$307,532	$233,609
Hardship	$0	$0	$0	$0
In Service	($1,052)	$0	$0	$0
Coronavirus-Related Withdrawal	$0	$0	$0	$0
Subtotal of Termination, Hardship, Inservice, Coronavirus-Related Withdrawal	$522,802	$339,725	$307,532	$233,609
Amount of Distributions Representing Rollovers	$421,413	$283,832	$297,542	$0
% of Assets Distributed*	0.6%	0.3%	0.3%	0.2%

**Includes Rollovers*

Plan Demographics Summary

	7/1/2018-6/30/2019	7/1/2019-6/30/2020
Total Participants*	1,167	1,167
Active Participants	860	860
Terminated Participants	307	305
Other Participants**	0	2
Average Participant Balance	$132,238	$133,214
Average Account Balance for Active Participants	$133,770	$134,953
Median Participant Balance	$72,062	$72,463
Median Participant Balance for Active Participants	$69,500	$72,463
Participants Age 50 and Over	573	579
Total Assets for Participants Age 50 and Over	$111,275,254	$113,635,834
Total (Contributions + Rollovers In)	$7,363,224	$7,799,873
Employee Contributions	$2,981,902	$3,264,250
Employer Contributions	$3,900,977	$4,099,255
Rollovers In	$480,345	$436,368
Total Distributions	($7,875,784)	($10,200,408)
Percentage of Assets Distributed	5.1%	6.6%
Market Value Gain / Loss****	$7,547,797	$3,975,928
Total Participant Balances	$154,321,520	$155,460,544

**Participant(s) with an account balance greater than $0.*

***Participant(s) who are not active, terminated or suspended, but have an account balance greater than $0 (e.g. break-in-service, rehire, etc.).*

*****This is not the equivalent of a plan level return on investment due to the timing of additions, distributions and underlying investment performance.*

Rollovers In is the total dollars credited to participant accounts within the period defined that originated in other qualified retirement plan accounts.

Plan Features

GoalMaker	6/30/2019	6/30/2020
Plan Assets for Participants in GoalMaker	$71,502,307	$73,844,669
% of Plan Assets for GoalMaker Participants	46.3%	47.5%
# of Participants in GoalMaker	694	712
Participation Rate in GoalMaker	59.5%	61.0%
Prudential % of Participants in GoalMaker - As of 12/31/2019	52.3%	

IncomeFlex	6/30/2019	6/30/2020
% of Plan Assets Invested in IncomeFlex Funds for IncomeFlex Participants	64.4%	59.8%
# of Participants in IncomeFlex	43	47
Participation Rate in IncomeFlex	3.7%	4.0%
Prudential % of Participants in IncomeFlex - As of 12/31/2019	7.3%	

Stable Value	6/30/2019	6/30/2020
Participation Rate in Stable Value	79.7%	79.7%
% of Plan Assets in Stable Value	26.4%	25.3%
Prudential % of Plan Assets in Stable Value - As of 12/31/2019	22.1%	

Participant Activity

Call Center	7/1/2018 - 6/30/2019	7/1/2019 - 6/30/2020
Total Call Volume	449	406

Transaction Summary

Transactions	7/1/2018 - 6/30/2019	7/1/2019 - 6/30/2020
Total Enrollees*	71	66
Number of Participants with Transfers	1,173	1,026
Distributions	634	680

*Number of participants that were enrolled into the plan within the reporting period. This can include those individuals who self enrolled or auto enrolled, if applicable on the plan. Rehires may not be included if their original enrollment date falls outside the reporting period.

Benchmark Trends – Plan Features

Plan Features	Your Plan	Prudential Book of Business	Industry Average*	Plan Sponsor Survey 2019**	Plan Sponsor Survey 2020***
Auto Enrollment (Administered Through Prudential)	No	53.2%	27.9%	46.3%	48.2%
Auto Enrollment Default Rate	NA	3% (44.4% of Plans)	18.2%	38.9%	39.5%
Contribution Accelerator (Administered Through Prudential)	No	51.9%	25.0%	37.8%	40.0%
GoalMaker®	Yes	67.0%	NA	NA	NA
Investment Options	20.0	13.5	25.3	24.9	22.9
IncomeFlex®	Yes	25.3%	13.3%	9.9%	9.2%
Loans	No	63.5%	74.4%	91.6%	82.0%
Plan Allows Roth	No	32.8%	66.7%	71.8%	76.9%
Plan Allows Catch-Up Contributions (Administered Through Prudential)	No	48.1%	NA	NA	NA

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Prudential's Book of Business averages are as of 12/31/2019

External Benchmark Source: **PLANSPONSOR Defined Contribution Annual Survey**

*Annual Survey, 2020 (Industry Specific Results) – Government Municipal

**2019 Annual Survey, 2019 (Overall)

***2020 Annual Survey, 2020 (Overall)

Benchmark Trends – Participant Behavior

Plan Features	Your Plan	Prudential Book of Business	Industry Average*	Plan Sponsor Survey 2019**	Plan Sponsor Survey 2020***
Participation Rate	89.8%	70.5%	76.6%	79.2%	78.9%
Average Contribution Rate (%)	NA	7.6%	6.8%	6.8%	7.1%
Average Account Balance	$133,214	$73,876	$89,180	$102,586	$103,108
Median Account Balance	$72,463	$70,895	$67,239	$77,204	$79,970
% of Plan Assets in Stable Value	25.3%	22.1%	NA	NA	NA
% of Plan Assets in Day One Funds	NA	1.1%	NA	NA	NA
Average # of Funds Held	5.6	5.3	6.7	5.5	6.3
% of 55+ Participants Utilizing IncomeFlex®	10.2%	9.5%	NA	NA	NA
% of Participants Utilizing GoalMaker®	61.0%	52.3%	NA	NA	NA
% of Participants have Outstanding Active Loans	N/A	13.6%	18.3%	13.5%	14.2%
Average Loan Balance	N/A	$7,754	$9,939	$10,257	$10,121

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Prudential's Book of Business averages are as of 12/31/2019

External Benchmark Source: **PLANSPONSOR Defined Contribution Annual Survey**

*Annual Survey, 2020 (Industry Specific Results) – Government Municipal

**2019 Annual Survey, 2019 (Overall)

***2020 Annual Survey, 2020 (Overall)

Asset Allocation/Net Activity By Age

July 1, 2019 to June 30, 2020

	Less than 25	25-34	35-44	45-54	55-64	65+	Total
Total Participant Balances	$37,035	$5,569,201	$21,273,638	$39,105,083	$57,773,007	$31,702,580	$155,460,545
% Assets	0.0%	3.6%	13.7%	25.2%	37.2%	20.4%	100.0%
Contributions	$34,146	$1,484,681	$1,919,386	$1,774,500	$1,732,710	$418,082	$7,363,505
Rollovers In*	$0	$103,317	$178,358	$8,651	$146,042	$0	$436,368
Total (Contributions + Rollovers In)	$34,146	$1,587,999	$2,097,744	$1,783,151	$1,878,751	$418,082	$7,799,873
Cash Distributions	($2,736)	($185,405)	($161,866)	($362,825)	($459,594)	($1,647,919)	($2,820,346)
Rollovers Out	$0	($136,501)	($269,474)	($544,713)	($1,904,127)	($4,525,247)	($7,380,062)
Total (Cash Distributions + Rollovers Out)	($2,736)	($321,907)	($431,340)	($907,538)	($2,363,722)	($6,173,166)	($10,200,408)
Net Activity	$31,410	$1,266,092	$1,666,405	$875,613	($484,971)	($5,755,084)	($2,400,535)
Total Participants	6	189	271	260	287	154	1,167
Average Account Balance	$6,172	$29,467	$78,501	$150,404	$201,300	$205,861	$133,214
Prudential Avg. Account Balance as of 12/31/2019	*$3,645*	*$16,118*	*$46,246*	*$89,262*	*$123,641*	*$125,460*	*$73,876*
Median Account Balance	$5,327	$21,075	$57,928	$123,593	$146,581	$108,945	$72,463
Prudential Median Account Balance as of 12/31/2019	*$4,531*	*$11,969*	*$31,729*	*$52,216*	*$78,108*	*$116,384*	*$70,895*

*Rollovers In is the total dollars credited to participant accounts within the period defined that originated in other qualified retirement plan accounts.

Retirement Readiness

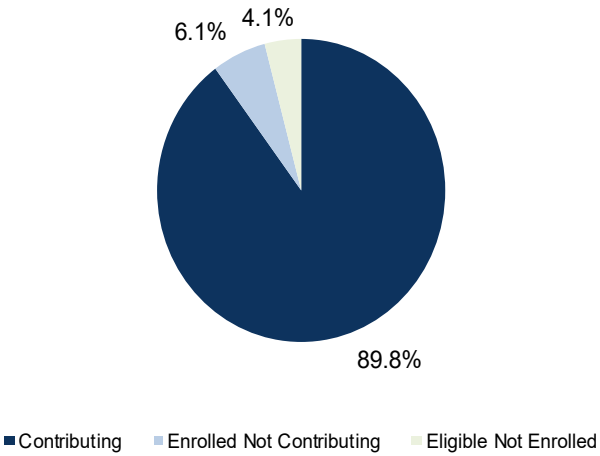
Participation Rate

	7/1/2018-6/30/2019	7/1/2019-6/30/2020
Total Eligible To Contribute Population	**904**	**905**
Contributing (A)	812	813
Enrolled Not Contributing (B)	59	55
Eligible Not Enrolled (C)	33	37

	7/1/2018-6/30/2019	7/1/2019-6/30/2020
Participation Rate *	**89.8%**	**89.8%**
Prudential Book of Business 12/31/2019	70.5%	
Plan Sponsor Survey 2020 - National Average	78.9%	

** Participation Rate is calculated by A/(A+B+C)*

7/1/2019-6/30/2020



Definitions:

Contributing – Count of participants who are active/eligible and a contribution was received to an employee source (within the reporting period).

Enrolled Not Contributing – An individual who is enrolled in the plan, but did not have a contribution to an employee source (within the reporting period).

Eligible Not Enrolled – An individual who meets the requirements to join the plan, but has not enrolled in the plan (as of close of business on the last business day of the period).

Due to rounding, pie chart may not equal 100%

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Retirement Income Calculator (RIC) Analysis

7/1/2019 - 6/30/2020	
Total Retirement Income Calculator Completions	256
Unique Completions	172
Contribution Rate Increase	0

Since Inception for Currently Active Participants as of 6/30/2020	
Average Balance, RIC Participant	$184,204
Average Balance, Non-RIC Participant	$74,382
Average Contribution Rate, RIC Participant	0.00%
Total Count of Participants with a RIC Gap	350
Average RIC Gap	$1,958
Total Count of Participants with a RIC Surplus	121
Average RIC Surplus	$1,992
Average Income Replacement, RIC Participant	70%
Average Income Replacement, Non-RIC Participant	0%

Note - due to market volatility and COVID, the numbers might be lower than prior quarters.

Total Retirement Income Calculator Completions - Number of RIC completions for the given time period. If a single participant completed the RIC multiple times within the given time period, they would be counted multiple times.
Unique Completions: Total number of unique active/eligibles that completed the retirement income calculator during the reporting period
Contribution Rate Increases: Total number of active/eligibles that completed the retirement income calculator and increased their contribution rate.
Average Balance RIC Participant - For participants who have a balance greater than $0 that have previously completed the RIC - The total balance of active participants divided by the total count of active participants
Average Balance Non-RIC Participant - For participants who have a balance greater than $0 that have NOT previously completed the RIC - The total balance of active participants divided by the total count of active participants
Average Contribution Rate RIC Participant - For participants who have completed the RIC - The total of all contribution rates (%) for active participants who have completed the RIC divided by the number of active participants that have completed the RIC who have non-zero contribution rates.
Average Income Replacement, RIC Participant - Calculated by summing the income replacement percentages of all active, eligible & suspended participants who have completed the RIC divided by the total count of all those active, eligible & suspended participants that have completed the RIC. Individuals not enrolled in the plan are excluded from the calculation.
Average Income Replacement, Non- RIC Participant - Calculated by summing the income replacement percentages of all active, eligible & suspended participants who have not completed the RIC divided by the total count of all those active, eligible & suspended participants that have completed the RIC. Individuals not enrolled in the plan are excluded from the calculation.
Participant - An individual who has enrolled in the plan and has a non-zero account balance.

IncomeFlex Participation

As Of 6/30/2020	<=44	45-54	55-64	65+	Grand Total
Participants Enrolled in IncomeFlex	2	0	32	13	47

IncomeFlex Assets

As of 6/30/2020, the participants invested in IncomeFlex have 59.8% of their total plan assets in these funds, with an average balance of $79,285.

IncomeFlex Utilization

During the period of 7/1/2019 to 6/30/2020, the IncomeFlex participation rate was 4.0%.

Plan Activity

Contributions by Fund

INVESTMENT OPTIONS	7/1/2018 - 6/30/2019	%	7/1/2019 - 6/30/2020	%	Change	%
FIDELITY ADVISOR NEW INSIGHTS FUND CLASS I	$963,761	14.0%	$1,039,999	14.1%	$76,237	7.9%
AMERICAN FUNDS EUROPACIFIC GROWTH FUND CLASS R-5E	$0	0.0%	$998,209	13.6%	$998,209	n/a
PRUDENTIAL STABLE VALUE FUND	$954,815	13.9%	$991,964	13.5%	$37,149	3.9%
T. ROWE PRICE US LARGE CAP VALUE EQUITY FUND (IS PLATFORM)	$844,551	12.3%	$918,430	12.5%	$73,879	8.7%
CORE PLUS BOND / PGIM FUND	$616,657	9.0%	$677,908	9.2%	$61,251	9.9%
VANGUARD SELECTED VALUE FUND INVESTOR SHARES	$565,564	8.2%	$611,427	8.3%	$45,863	8.1%
AMERICAN FUNDS EUROPACIFIC GROWTH FUND CLASS R-4	$1,456,825	21.2%	$600,704	8.2%	($856,121)	-58.8%
MID CAP GROWTH / WESTFIELD CAPITAL FUND	$507,057	7.4%	$563,105	7.7%	$56,049	11.1%
VANGUARD 500 INDEX FUND ADMIRAL SHARES	$120,133	1.8%	$141,190	1.9%	$21,057	17.5%
PRUDENTIAL DAY ONE INCOMEFLEX TARGET BALANCED FUND	$114,100	1.7%	$113,552	1.5%	($548)	-0.5%
VANGUARD SMALL-CAP INDEX FUND ADMIRAL SHARES	$107,859	1.6%	$109,703	1.5%	$1,844	1.7%
AMERICAN FUNDS CAPITAL WORLD GROWTH AND INCOME FUND CLASS R-5E	$0	0.0%	$90,547	1.2%	$90,547	n/a
AMERICAN FUNDS FUNDAMENTAL INVESTORS CLASS R-5E	$0	0.0%	$86,678	1.2%	$86,678	n/a
BLACKROCK ADVANTAGE SMALL CAP GROWTH FUND INSTITUTIONAL SHARES	$69,150	1.0%	$70,352	1.0%	$1,202	1.7%
AMERICAN FUNDS CAPITAL WORLD GROWTH AND INCOME FUND CLASS R-4	$156,464	2.3%	$58,767	0.8%	($97,697)	-62.4%
AMERICAN FUNDS FUNDAMENTAL INVESTORS CLASS R-4	$149,658	2.2%	$56,879	0.8%	($92,779)	-62.0%
VANGUARD MID-CAP INDEX FUND ADMIRAL SHARES	$50,522	0.7%	$52,618	0.7%	$2,096	4.1%
OAKMARK EQUITY AND INCOME FUND CLASS ADVISOR	$0	0.0%	$51,598	0.7%	$51,598	n/a
EATON VANCE ATLANTA CAPITAL SMID-CAP FUND CLASS R6	$0	0.0%	$39,642	0.5%	$39,642	n/a
OAKMARK EQUITY AND INCOME FUND INVESTOR CLASS	$82,013	1.2%	$33,295	0.5%	($48,718)	-59.4%
EATON VANCE ATLANTA CAPITAL SMID-CAP FUND CLASS I	$57,687	0.8%	$23,661	0.3%	($34,026)	-59.0%
PGIM QMA SMALL-CAP VALUE FUND- CLASS R6	$19,282	0.3%	$19,257	0.3%	($25)	-0.1%
VANGUARD DEVELOPED MARKETS INDEX FUND ADMIRAL SHARES	$8,654	0.1%	$14,021	0.2%	$5,367	62.0%
GIBRALTAR GUARANTEED FUND	$38,129	0.6%	$0	0.0%	($38,129)	-100.0%
Total Assets Contributed	$6,882,879	100.0%	$7,363,505	100.0%	$480,626	7.0%

Interfund Transfers

7/1/2019 to 6/30/2020

INVESTMENT OPTIONS	IN	OUT	NET
AMERICAN FUNDS EUROPACIFIC GROWTH FUND CLASS R-5E	$22,464,164	($2,633,011)	$19,831,153
AMERICAN FUNDS FUNDAMENTAL INVESTORS CLASS R-5E	$6,403,394	($87,024)	$6,316,370
AMERICAN FUNDS CAPITAL WORLD GROWTH AND INCOME FUND CLASS R-5E	$6,255,218	($256,908)	$5,998,310
OAKMARK EQUITY AND INCOME FUND CLASS ADVISOR	$3,027,353	($88,335)	$2,939,018
EATON VANCE ATLANTA CAPITAL SMID-CAP FUND CLASS R6	$1,654,122	($139,264)	$1,514,858
PRUDENTIAL STABLE VALUE FUND	$6,210,872	($4,771,436)	$1,439,436
T. ROWE PRICE US LARGE CAP VALUE EQUITY FUND (IS PLATFORM)	$1,960,426	($1,245,510)	$714,916
CORE PLUS BOND / PGIM FUND	$2,436,814	($1,928,809)	$508,005
VANGUARD 500 INDEX FUND ADMIRAL SHARES	$863,986	($388,187)	$475,799
VANGUARD SELECTED VALUE FUND INVESTOR SHARES	$1,365,671	($983,929)	$381,743
PRUDENTIAL DAY ONE INCOMEFLEX TARGET BALANCED FUND	$33,453	($5,767)	$27,685
VANGUARD MID-CAP INDEX FUND ADMIRAL SHARES	$157,300	($141,540)	$15,760
PRUDENTIAL INCOMEFLEX SELECT LIFETIME CONSERVATIVE GROWTH FUND	$218,098	($218,098)	$0
PRUDENTIAL INCOMEFLEX SELECT LIFETIME BALANCED FUND	$262,073	($262,073)	$0
PGIM QMA SMALL-CAP VALUE FUND- CLASS R6	$8,170	($8,930)	($761)
VANGUARD DEVELOPED MARKETS INDEX FUND ADMIRAL SHARES	$68,684	($99,327)	($30,643)
BLACKROCK ADVANTAGE SMALL CAP GROWTH FUND INSTITUTIONAL SHARES	$323,686	($491,387)	($167,700)
VANGUARD SMALL-CAP INDEX FUND ADMIRAL SHARES	$100,412	($309,323)	($208,911)
MID CAP GROWTH / WESTFIELD CAPITAL FUND	$1,009,850	($1,597,340)	($587,490)
FIDELITY ADVISOR NEW INSIGHTS FUND CLASS I	$767,618	($1,759,532)	($991,913)
EATON VANCE ATLANTA CAPITAL SMID-CAP FUND CLASS I	$186,270	($1,417,917)	($1,231,647)
OAKMARK EQUITY AND INCOME FUND INVESTOR CLASS	$7,576	($3,000,062)	($2,992,486)
AMERICAN FUNDS CAPITAL WORLD GROWTH AND INCOME FUND CLASS R-4	$74,252	($6,300,084)	($6,225,831)
AMERICAN FUNDS FUNDAMENTAL INVESTORS CLASS R-4	$7,450	($6,259,889)	($6,252,439)
AMERICAN FUNDS EUROPACIFIC GROWTH FUND CLASS R-4	$448,274	($21,921,506)	($21,473,233)
TOTAL	$56,315,187	($56,315,187)	$0

Participant Distribution Statistics

	Amount of Withdrawals Taken				# of Withdrawals			
Distribution Type	7/1/2018 - 6/30/2019	7/1/2019 - 6/30/2020	Change	% Change	7/1/2018 - 6/30/2019	7/1/2019 - 6/30/2020	Change	% Change
Termination	$6,143,094	$8,698,478	$2,555,384	42%	115	129	14	12%
Installment Payment	$722,181	$835,002	$112,821	16%	449	488	39	9%
Death Distribution	$689,051	$204,280	($484,771)	-70%	19	17	(2)	-11%
QDRO	$67,082	$197,132	$130,050	194%	4	4	0	0%
Required Minimum Distribution	$239,763	$247,229	$7,466	3%	33	32	(1)	-3%
Small Balance Cashout	$14,307	$19,339	$5,032	35%	13	9	(4)	-31%
Gross Adjustment	$307	$0	($307)	-100%	1	0	(1)	-100%
In-Service Withdrawal	$0	-$1,052	($1,052)	n/a	0	1	1	n/a
Grand Total	**$7,875,784**	**$10,200,408**	**$2,324,624**	**30%**	**634**	**680**	**46**	**7%**

7/1/2019 - 6/30/2020						
	Amount of Withdrawals Taken			# of Withdrawals		
Distribution Sub-Type	Age < 50	Age >= 50	Total	Age < 50	Age >= 50	Total
Rollover	$798,501	$6,581,561	$7,380,062	18	30	48
Cash	$451,145	$2,369,200	$2,820,346	24	608	632
Grand Total	**$1,249,647**	**$8,950,761**	**$10,200,408**	**42**	**638**	**680**

Termination - A withdrawal that is taken when the participant is active and terminating from employment or is already in a 'Terminated' status.

Installment Payment - An Installment distribution is a payment option that disburses funds over time (i.e. monthly, quarterly, yearly).

Death Distribution - Distribution taken by a beneficiary. This could include required minimum distributions, installment payments, etc.

QDRO - Distribution taken by the recipient of a QDRO. This could include required minimum distributions, installment payments, etc.

Required Minimum Distribution - Minimum amounts that a participant must withdraw annually upon reaching a certain age or retirement. This would exclude any beneficiary or QDRO accounts.

Small Balance Cashout - Distribution of a participant's account when they fall below the cash out threshold set by the plan.

Gross Adjustment - The total of all adjustments made to an account or plan in absolute terms, regardless of whether or not the adjustments were positive or negative.

In-Service Withdrawal - A distribution that is taken while the participant is still active, before termination from employment.

Rollovers Out July 1, 2019 to June 30, 2020

PAYEE	TOTAL NET PAYMENT	COUNT OF PARTICIPANTS
City of El Paso, Employee Retirement Fund	$331,755	4
PERSHING LLC	$624,703	3
RBC CAPITAL MARKETS	$44,944	1
Teacher Retirement System of Texas	$624,070	2
EDWARD JONES	$1,663,777	9
FIDELITY INVESTMENTS	$152,723	1
#N/A	$55,092	1
TSP	$46,014	1
NFS	$164,703	1
NATIONAL FINANCIAL SRVCS INC	$11,348	1
THRIFT SAVINGS PLAN	$390,269	2
TD AMERITRADE INC	$666,859	1
JACKSON NATIONAL LIFE INSUR CO	$48,316	1
PRUDENTIAL BANK & TRUST, FSB	$14,556	5
AMERICAN FUNDS	$327,063	1
MERRIL EDGE	$22,989	1
NY LIFE SECURITY LLC	$46,213	1
UBS FINANCIAL SERVICES	$387,322	1
FIDELITY MANAGEMENT TRUST CO	$4,089	1
SENTINEL SECURITY LIFE	$109,389	1
AMERITAS LIFE INS. CORP	$7,284	1
STIFEL	$384,979	1
NATIONAL FINANCIAL	$46,790	1
TIAA	$119,551	1
FORETHOUGHT LIFE INSUR CO	$373,000	1
WELLS FARGO	$2,585	1
LPL	$549,932	1
EMPOWER	$27,969	1
MERRILL LYNCH	$131,780	1
Total	**$7,380,062**	**48**

Participant Transaction Statistics

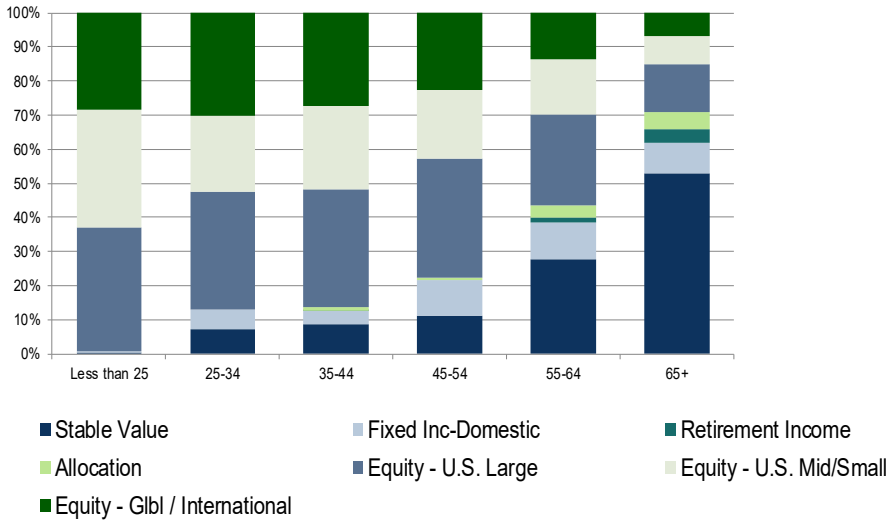
	7/1/2019 - 9/30/2019	10/1/2019 - 12/31/2019	1/1/2020 - 3/31/2020	4/1/2020 - 6/30/2020
Call Center				
Unique Callers	57	55	66	55
Total Call Volume	107	102	120	77
Participant Website				
Unique Web Logins	334	333	394	321
Total Web Logins	5,395	5,437	6,094	5,361

Call Center Reason Category	7/1/2019 - 9/30/2019	10/1/2019 - 12/31/2019	1/1/2020 - 3/31/2020	4/1/2020 - 6/30/2020
Account Explanations	13	20	27	22
Allocation Changes & Exchange	0	0	3	1
Contributions	1	0	1	0
Disbursements	76	73	71	41
Enrollments	0	1	1	0
Forms	0	1	0	0
Fund Information	0	0	2	2
Hardships	1	2	1	0
IFX	3	0	0	0
IVR or Web Assistance	4	0	2	2
Loans	1	0	1	0
Other	6	3	3	1
Payment Questions	0	0	0	0
Plan Explanations	1	1	1	3
Regen Reg Letter	0	0	0	0
Status of Research	0	0	1	1
Tax Information	0	0	2	3
Website Processing	1	1	4	1
Total	107	102	120	77

Definitions:
Unique Callers – The number of individuals that spoke to a Participant Service Center Representative during the reporting period (e.g., If the same individual called five times during the reporting period, they would only be counted once).
Total Call Volume – The number of calls to a Participant Service Center Representative during the reporting period (e.g., If the same individual called five times during the reporting period, they would be counted five times).

Investment Diversification

Assets by Asset Class and Age
as of June 30, 2020



Asset Allocation

Asset Class	Your Plan Assets as of 6/30/2020	Your Plan % as of 6/30/2020
Stable Value	$39,390,364	25.3%
Fixed Inc-Domestic	$14,282,109	9.2%
Retirement Income	$2,116,274	1.4%
Allocation	$4,286,104	2.8%
Equity - U.S. Large	$42,622,661	27.4%
Equity - U.S. Mid/Small	$26,219,949	16.9%
Equity - Glbl / International	$26,543,084	17.1%
Total Participant Balances	$155,460,544	100.0%

Fund Utilization By Age
as of June 30, 2020

	Less than 25	25-34	35-44	45-54	55-64	65+	Total
Participants Invested in Only One Fund	0	4	17	15	49	68	153
Average # of Funds per Participant	5.2	6.4	6.1	6.0	5.5	3.7	5.6
Prudential Participants Avg. # of Funds per Participant as of 12/31/2019	*5.5*	*5.5*	*5.5*	*5.5*	*5.3*	*4.2*	*5.3*
% of Plan Assets in Stable Value	0.3%	7.1%	8.7%	11.2%	27.6%	53.0%	25.3%
Prudential % of Plan Assets in Stable Value as of 12/31/2019	*9.0%*	*8.2%*	*10.3%*	*14.8%*	*25.3%*	*41.4%*	*22.1%*

Utilization by Fund

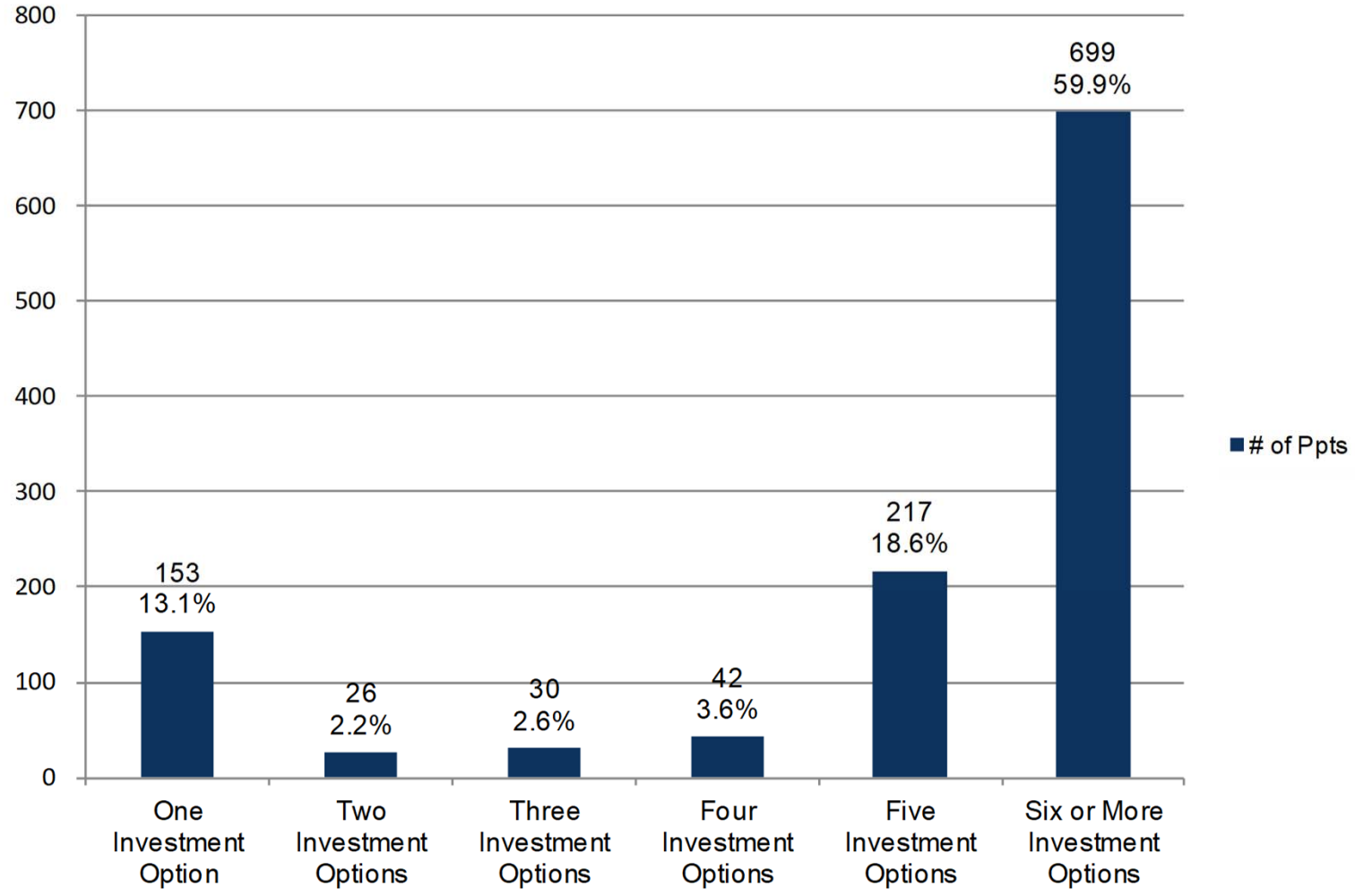
as of June 30, 2020

INVESTMENT OPTIONS	Balance	% Invested in Fund	# of Ppts	Ppts Using as Sole Investment
PRUDENTIAL STABLE VALUE FUND	$39,390,364	25.3%	930	144
AMERICAN FUNDS EUROPACIFIC GROWTH FUND CLASS R-5E	$20,490,564	13.2%	844	1
FIDELITY ADVISOR NEW INSIGHTS FUND CLASS I	$19,254,757	12.4%	906	0
CORE PLUS BOND / PGIM FUND	$14,282,109	9.2%	652	0
T. ROWE PRICE US LARGE CAP VALUE EQUITY FUND (IS PLATFORM)	$13,042,703	8.4%	832	0
VANGUARD SELECTED VALUE FUND INVESTOR SHARES	$9,305,784	6.0%	863	0
MID CAP GROWTH / WESTFIELD CAPITAL FUND	$8,376,348	5.4%	811	0
AMERICAN FUNDS FUNDAMENTAL INVESTORS CLASS R-5E	$6,223,896	4.0%	108	0
AMERICAN FUNDS CAPITAL WORLD GROWTH AND INCOME FUND CLASS R-5E	$5,804,516	3.7%	131	0
VANGUARD 500 INDEX FUND ADMIRAL SHARES	$4,101,305	2.6%	86	3
VANGUARD SMALL-CAP INDEX FUND ADMIRAL SHARES	$2,927,937	1.9%	93	0
OAKMARK EQUITY AND INCOME FUND CLASS ADVISOR	$2,675,966	1.7%	60	0
BLACKROCK ADVANTAGE SMALL CAP GROWTH FUND INSTITUTIONAL SHARES	$2,657,896	1.7%	77	0
PRUDENTIAL DAY ONE INCOMEFLEX TARGET BALANCED FUND	$2,116,274	1.4%	45	5
EATON VANCE ATLANTA CAPITAL SMID-CAP FUND CLASS R6	$1,434,885	0.9%	55	0
PRUDENTIAL INCOMEFLEX SELECT LIFETIME BALANCED FUND	$1,319,149	0.8%	9	0
VANGUARD MID-CAP INDEX FUND ADMIRAL SHARES	$1,032,799	0.7%	43	0
PGIM QMA SMALL-CAP VALUE FUND- CLASS R6	$484,299	0.3%	33	0
PRUDENTIAL INCOMEFLEX SELECT LIFETIME CONSERVATIVE GROWTH FUND	$290,990	0.2%	2	0
VANGUARD DEVELOPED MARKETS INDEX FUND ADMIRAL SHARES	$248,004	0.2%	6	0
Total	$155,460,544	100.0%		

*The funds in **bold** type denote inclusion in the GoalMaker® product.*

Investment Utilization

as of June 30, 2020



Due to rounding, bar graph may not equal 100%

GoalMaker® Participation

as of 6/30/2020

	9/30/2019	12/31/2019	3/31/2020	6/30/2020
Plan Assets for Participants in GoalMaker	$71,874,770	$77,095,791	$62,696,855	$73,844,669
# of Participants in GoalMaker	698	703	712	712
Participation Rate in GoalMaker	60.1%	60.5%	61.0%	61.0%
% of Plan Assets for GoalMaker Participants	46.6%	47.5%	46.5%	47.5%

Prudential Book of Business For Plans Offering GoalMaker – As of 12/31/2019

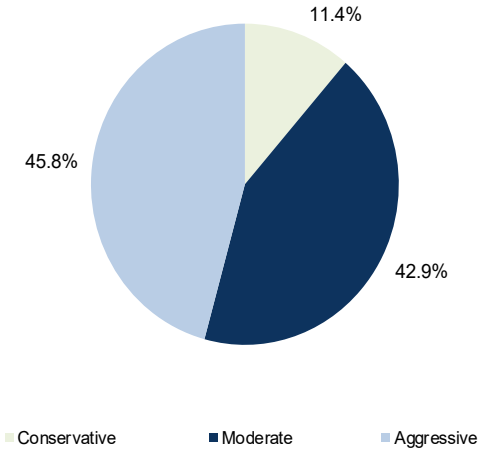
The participation rate in GoalMaker is 52.3%.

The percentage of plan assets for GoalMaker participants is 21.7%.

Participant Age Range	Conservative		Moderate		Aggressive		Total
	Active/Suspended	Terminated	Active/Suspended	Terminated	Active/Suspended	Terminated	
Less than 25	0	0	1	0	4	0	5
25-34	9	7	102	9	45	4	176
35-44	9	3	90	10	77	14	203
45-54	13	2	69	8	70	9	171
55-64	16	7	59	13	31	3	129
65+	4	6	7	6	3	2	28
Total	51	25	328	46	230	32	712

Participant Age Range	Conservative		Moderate		Aggressive		Total
	Active/Suspended	Terminated	Active/Suspended	Terminated	Active/Suspended	Terminated	
Less than 25	$0	$0	$1,857	$0	$25,219	$0	$27,076
25-34	$182,790	$143,371	$2,874,070	$145,276	$1,465,397	$129,313	$4,940,216
35-44	$706,795	$142,651	$5,066,956	$580,990	$7,893,577	$1,358,094	$15,749,062
45-54	$1,147,963	$105,578	$8,701,102	$805,619	$13,048,743	$839,422	$24,648,427
55-64	$3,458,985	$908,732	$7,767,196	$2,801,360	$7,034,171	$181,997	$22,152,442
65+	$824,641	$763,177	$2,110,174	$811,329	$1,314,568	$503,555	$6,327,445
Total	$6,321,175	$2,063,508	$26,521,355	$5,144,573	$30,781,676	$3,012,381	$73,844,669

Percentage of Assets by GoalMaker® Participation Portfolio - As of 6/30/2020



5.7 Years

average length of time GoalMaker participants have been enrolled in GoalMaker

49.5%

GoalMaker participation rate for those who actively elected GoalMaker

Due to rounding, pie chart may not equal 100%

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GoalMaker® Participation – Default vs Non-Default Investor

Default Investor

	9/30/2019	12/31/2019	3/31/2020	6/30/2020
Plan Assets for Participants in GoalMaker	$3,300,253	$3,770,123	$3,140,068	$3,939,962
# of Participants in GoalMaker	141	137	137	134
Participation Rate in GoalMaker	12.1%	11.8%	11.7%	11.5%
% of Plan Assets for GoalMaker Participants	2.1%	2.3%	2.3%	2.5%

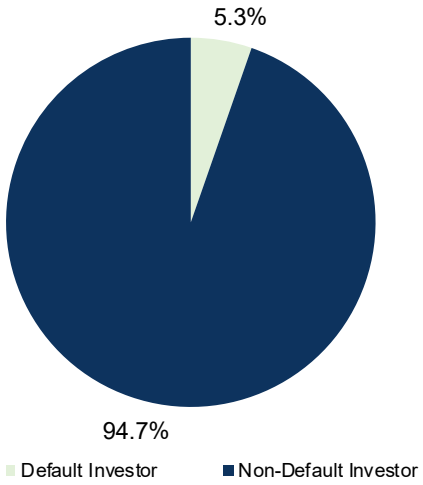
Non-Default Investor

	9/30/2019	12/31/2019	3/31/2020	6/30/2020
Plan Assets for Participants In GoalMaker	$68,574,517	$73,325,668	$59,556,787	$69,904,706
# of Participants in GoalMaker	557	566	575	578
Participation Rate in GoalMaker	47.9%	48.7%	49.3%	49.5%
% of Plan Assets for GoalMaker Participants	44.5%	45.2%	44.1%	45.0%

Total

	9/30/2019	12/31/2019	3/31/2020	6/30/2020
Plan Assets for Participants In GoalMaker	$71,874,770	$77,095,791	$62,696,855	$73,844,669
# of Participants in GoalMaker	698	703	712	712
Participation Rate in GoalMaker	60.1%	60.5%	61.0%	61.0%
% of Plan Assets for GoalMaker Participants	46.6%	47.5%	46.5%	47.5%

Percentage of Assets by GoalMaker® Investor - As of 6/30/2020



Due to rounding, pie chart may not equal 100%

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Assets and contributions reflect actual participant account balances and do not include outstanding loan balances, forfeitures, and / or expense account assets.

Customer should promptly report any inaccuracy or discrepancy to the brokerage firm(s).

All oral communications should be re-confirmed in writing to protect the customer's legal rights, including rights under the Securities Investor Protection act (SIPA).

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Section VI: Plan Summary - 006372

Plan Summary and Benchmark Trends

Historical Plan Statistics

	3/31/2020	4/30/2020	5/31/2020	6/30/2020
Total Participants Balances	$22,134,767	$24,118,403	$25,985,846	$26,625,717
Contributions*	$108,816	$339,131	$1,000,939	$166,232
Distributions*	($11,326)	($67,046)	($140,186)	($48,708)
Cash Flow	$97,490	$272,085	$860,753	$117,524
Account Balances				
Average Participant Balance	$41,685	$45,421	$48,938	$50,048
Participation / Deferrals				
Participation Rate	31.2%	31.2%	31.2%	31.4%
Average Contribution Rate (%)	5.2%	5.2%	5.2%	6.3%
Total Participants with a Balance	531	531	531	532
Asset Allocation				
% of Plan Assets in Stable Value	29.2%	26.4%	24.6%	25.2%
% of Plan Assets for GoalMaker Participants	37.1%	37.1%	36.3%	36.6%
Participation Rate in GoalMaker	60.8%	60.6%	60.8%	60.9%
Number of Participants in GoalMaker	323	322	323	324
Number of Participants in One Fund	45	43	43	42
Number of Participants in Four or More Funds	440	442	442	444
Distributions				
Total Number of All Withdrawals*	10	13	10	13
Termination	$114	$16,626	$133,682	$20,186
Hardship	$0	$0	$0	$0
In Service	$0	$0	$0	$0
Coronavirus-Related Withdrawal	$0	$0	$0	$22,018
Subtotal of Termination, Hardship, Inservice, Coronavirus-Related Withdrawal	$114	$16,626	$133,682	$42,204
Amount of Distributions Representing Rollovers	$0	$0	$133,568	$0
% of Assets Distributed*	0.1%	0.3%	0.5%	0.2%

**Includes Rollovers*

CARES Act Activity

Prudential
Bring Your Challenges

CRDs by Range

	6/30/2020
Up to $5k	0
$5,001-$10k	3
$10,001-$25k	0
$25,001-$50k	0
$50,001-$75k	0

CRDs by Status as of 6/30/2020

	PPT Count	Total CRD
Active	2	$12,018
Termed	1	$10,000
Total	3	$22,018

CRDs

	6/30/2020
Average	$7,339
Median	$6,200
Total CRDs	$22,018

CRD-Corona Virus Related Distribution
Data is as of April 2020-June 2020

Plan Demographics Summary

	7/1/2018-6/30/2019	7/1/2019-6/30/2020
Total Participants*	542	532
Active Participants	408	402
Terminated Participants	134	130
Average Participant Balance	$48,516	$50,048
Average Account Balance for Active Participants	$46,617	$48,683
Median Participant Balance	$14,086	$15,866
Median Participant Balance for Active Participants	$13,612	$15,866
Participants Age 50 and Over	314	316
Total Assets for Participants Age 50 and Over	$22,318,509	$23,098,934
Total (Contributions + Rollovers In)	$1,412,261	$2,531,144
Employee Contributions	$1,409,242	$1,401,176
Employer Contributions	$0	$0
Rollovers In	$3,019	$1,129,968
Total Distributions	($792,035)	($2,816,875)
Percentage of Assets Distributed	3.0%	10.6%
Market Value Gain / Loss****	$1,209,783	$1,745,498
Total Participant Balances	$26,295,918	$26,625,717

**Participant(s) with an account balance greater than $0.*

*****This is not the equivalent of a plan level return on investment due to the timing of additions, distributions and underlying investment performance.*

Rollovers In is the total dollars credited to participant accounts within the period defined that originated in other qualified retirement plan accounts.

Plan Features

GoalMaker	6/30/2019	6/30/2020
Plan Assets for Participants in GoalMaker	$9,158,607	$9,745,693
% of Plan Assets for GoalMaker Participants	34.8%	36.6%
# of Participants in GoalMaker	331	324
Participation Rate in GoalMaker	61.1%	60.9%
Prudential % of Participants in GoalMaker - As of 12/31/2019	52.3%	

IncomeFlex	6/30/2019	6/30/2020
% of Plan Assets Invested in IncomeFlex Funds for IncomeFlex Participants	65.2%	62.8%
# of Participants in IncomeFlex	12	12
Participation Rate in IncomeFlex	2.2%	2.3%
Prudential % of Participants in IncomeFlex - As of 12/31/2019	7.3%	

Roth	6/30/2019	6/30/2020
Roth Assets	$2,559,461	$2,796,031
# of Participants in Roth	232	237
Participation Rate in Roth	42.8%	44.6%
Prudential % of Participants in Roth - As of 12/31/2019	13.6%	

Auto Features	6/30/2019	6/30/2020
% of Contributing Participants in Contribution Accelerator	1.4%	2.0%
Prudential % of Contributing Participants in Contribution Accelerator - As of 12/31/2019	32.5%	

Stable Value	6/30/2019	6/30/2020
Participation Rate in Stable Value	79.0%	78.8%
% of Plan Assets in Stable Value	29.5%	25.2%
Prudential % of Plan Assets in Stable Value - As of 12/31/2019	22.1%	

Participant Activity

Call Center	7/1/2018 - 6/30/2019	7/1/2019 - 6/30/2020
Total Call Volume	89	96

Transaction Summary

Transactions	7/1/2018 - 6/30/2019	7/1/2019 - 6/30/2020
Total Enrollees*	22	11
Contribution Rate Increases for Active Participants**	163	119
Contribution Rate Decreases for Active Participants**	41	33
Total Contribution Rate Changes**	204	152
Number of Participants with Transfers	526	474
Distributions	198	171

*Number of participants that were enrolled into the plan within the reporting period. This can include those individuals who self enrolled or auto enrolled, if applicable on the plan. Rehires may not be included if their original enrollment date falls outside the reporting period.

**Sum of month over month contribution rate (% and $) changes are for active participants during the reporting period. This excludes any terminations, enrollments or auto enrollments(if applicable on the plan) during the respective months in which contribution rate changes occurred.

Benchmark Trends – Plan Features

Plan Features	Your Plan	Prudential Book of Business	Industry Average*	Plan Sponsor Survey 2019**	Plan Sponsor Survey 2020***
Auto Enrollment (Administered Through Prudential)	No	53.2%	27.9%	46.3%	48.2%
Auto Enrollment Default Rate	NA	3% (44.4% of Plans)	18.2%	38.9%	39.5%
Contribution Accelerator (Administered Through Prudential)	Yes	51.9%	25.0%	37.8%	40.0%
GoalMaker®	Yes	67.0%	NA	NA	NA
Investment Options	19.0	13.5	25.3	24.9	22.9
IncomeFlex®	Yes	25.3%	13.3%	9.9%	9.2%
Loans	No	63.5%	74.4%	91.6%	82.0%
Plan Allows Roth	Yes	32.8%	66.7%	71.8%	76.9%
Plan Allows Catch-Up Contributions (Administered Through Prudential)	Yes	48.1%	NA	NA	NA

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Prudential's Book of Business averages are as of 12/31/2019

External Benchmark Source: **PLANSPONSOR Defined Contribution Annual Survey**

*Annual Survey, 2020 (Industry Specific Results) – Government Municipal

**2019 Annual Survey, 2019 (Overall)

***2020 Annual Survey, 2020 (Overall)

Benchmark Trends – Participant Behavior

Plan Features	Your Plan	Prudential Book of Business	Industry Average*	Plan Sponsor Survey 2019**	Plan Sponsor Survey 2020***
Participation Rate	31.4%	70.5%	76.6%	79.2%	78.9%
Average Contribution Rate (%)	6.3%	7.6%	6.8%	6.8%	7.1%
Average Account Balance	$50,048	$73,876	$89,180	$102,586	$103,108
Median Account Balance	$15,866	$70,895	$67,239	$77,204	$79,970
% of Plan Assets in Stable Value	25.2%	22.1%	NA	NA	NA
% of Plan Assets in Day One Funds	NA	1.1%	NA	NA	NA
Average # of Funds Held	5.7	5.3	6.7	5.5	6.3
% of 55+ Participants Utilizing IncomeFlex®	5.2%	9.5%	NA	NA	NA
% of Participants Utilizing GoalMaker®	60.9%	52.3%	NA	NA	NA
% of Participants have Outstanding Active Loans	N/A	13.6%	18.3%	13.5%	14.2%
Average Loan Balance	N/A	$7,754	$9,939	$10,257	$10,121

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External Benchmark Source: **PLANSPONSOR Defined Contribution Annual Survey**

*Annual Survey, 2020 (Industry Specific Results) – Government Municipal

**2019 Annual Survey, 2019 (Overall)

***2020 Annual Survey, 2020 (Overall)

Asset Allocation/Net Activity By Age

July 1, 2019 to June 30, 2020

	Less than 25	25-34	35-44	45-54	55-64	65+	Total
Total Participant Balances	$0	$431,674	$1,827,546	$6,042,954	$9,612,728	$8,710,816	$26,625,717
% Assets	0.0%	1.6%	6.9%	22.7%	36.1%	32.7%	100.0%
Average Contribution Rate ($)	$0	$122	$77	$129	$200	$397	$166
Average Contribution Rate (%)	0.0%	7.5%	5.9%	6.0%	6.3%	2.5%	6.3%
Prudential Avg. Contribution Rate (%) as of 12/31/2019	*5.0%*	*6.0%*	*6.8%*	*8.0%*	*9.6%*	*11.3%*	*7.6%*
Contributions	$71	$78,325	$218,044	$399,513	$515,027	$190,197	$1,401,176
Rollovers In*	$0	$0	$60,394	$679,789	$389,785	$0	$1,129,968
Total (Contributions + Rollovers In)	$71	$78,325	$278,437	$1,079,302	$904,812	$190,197	$2,531,144
Cash Distributions	$0	$0	($48,350)	($53,506)	($38,526)	($253,695)	($394,077)
Rollovers Out	$0	($28,959)	$0	($318,760)	($464,447)	($1,610,633)	($2,422,798)
Total (Cash Distributions + Rollovers Out)	$0	($28,959)	($48,350)	($372,266)	($502,973)	($1,864,328)	($2,816,875)
Net Activity	$71	$49,367	$230,087	$707,036	$401,839	($1,674,131)	($285,730)
Total Participants	0	42	112	148	153	77	532
Average Account Balance	n/a	$10,278	$16,317	$40,831	$62,828	$113,127	$50,048
Prudential Avg. Account Balance as of 12/31/2019	*$3,645*	*$16,118*	*$46,246*	*$89,262*	*$123,641*	*$125,460*	*$73,876*
Median Account Balance	$0	$5,394	$8,445	$15,116	$19,092	$53,742	$15,866
Prudential Median Account Balance as of 12/31/2019	*$4,531*	*$11,969*	*$31,729*	*$52,216*	*$78,108*	*$116,384*	*$70,895*

*Rollovers In is the total dollars credited to participant accounts within the period defined that originated in other qualified retirement plan accounts.

Retirement Readiness

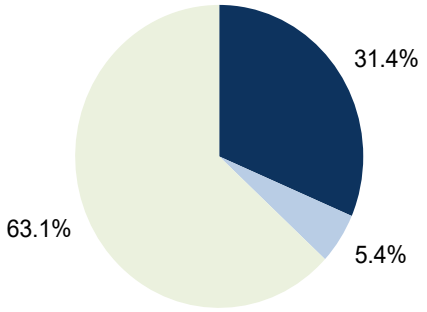
Participation Rate

	6/30/2019	6/30/2020
Total Eligible To Contribute Population	**1,111**	**1,101**
Contributing (A)	355	346
Enrolled Not Contributing (B)	58	60
Eligible Not Enrolled (C)	698	695

	6/30/2019	6/30/2020
Participation Rate *	**32.0%**	**31.4%**
Prudential Book of Business 12/31/2019	70.5%	
Plan Sponsor Survey 2020 - National Average	78.9%	

** Participation Rate is calculated by A/(A+B+C)*

As of June 30, 2020



Contributing Enrolled Not Contributing Eligible Not Enrolled

Definitions:

Contributing – Count of participants who are active/eligible and have a contribution rate (%) or amount ($) greater than zero (as of close of business on the last business day of the period).

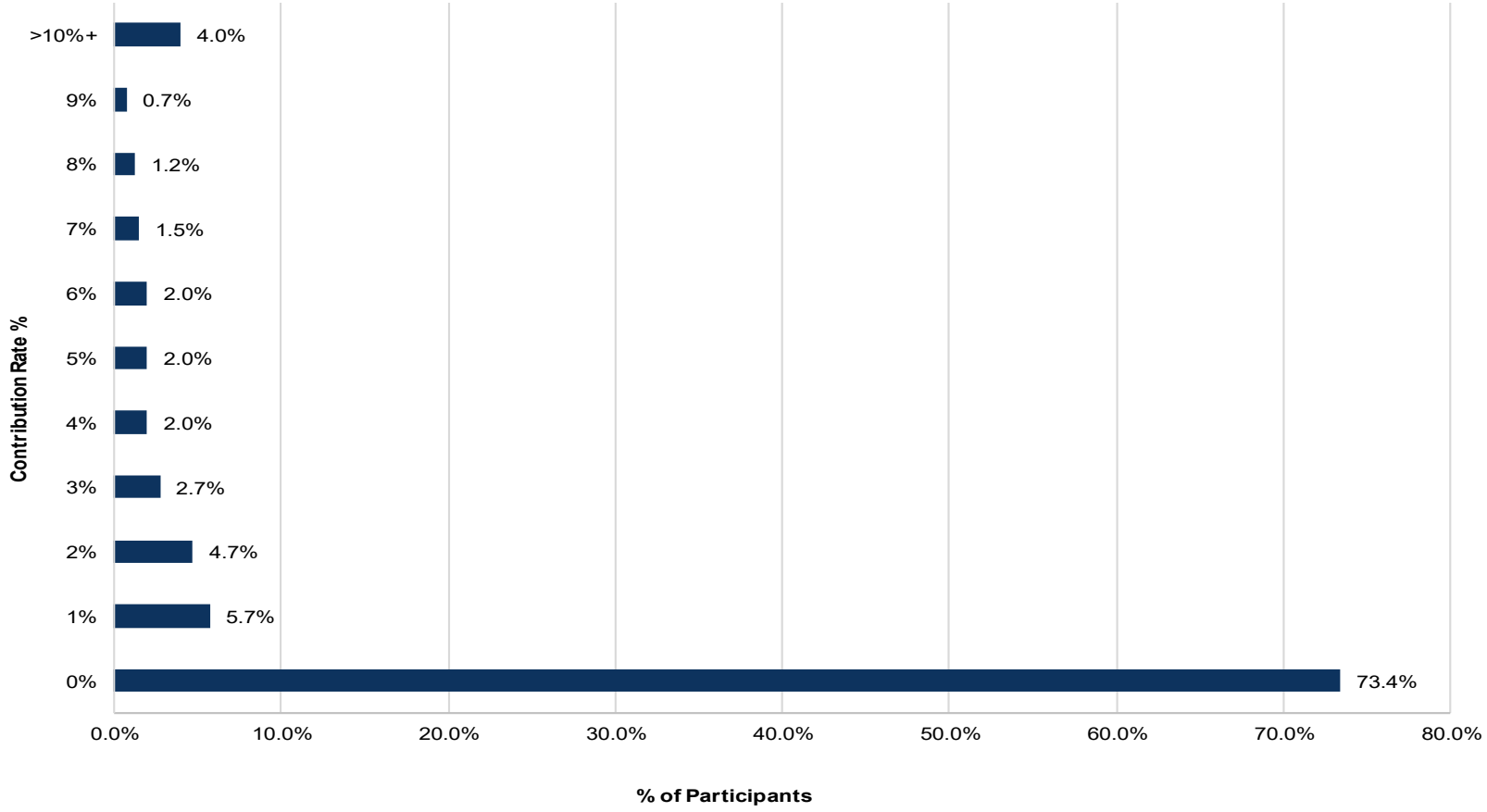
Enrolled Not Contributing – An individual who is enrolled in the plan, but does not have a contribution rate (%, $) greater than zero (as of close of business on the last business day of the period).

Eligible Not Enrolled – An individual who meets the requirements to join the plan, but has not enrolled in the plan (as of close of business on the last business day of the period).

Due to rounding, pie chart may not equal 100%

Employee Contribution Rate (%)

As of June 30, 2020



Employee contribution rate (%) produced for active participants with balance as of 6/30/2020, including active participants with a balance that are not contributing into the plan. Excludes terminated participants, zero balance participants, and flat dollar contributions (if applicable on the plan).

Due to rounding, bar graph may not equal 100%

Retirement Income Calculator (RIC) Analysis

7/1/2019 - 6/30/2020	
Total Retirement Income Calculator Completions	191
Unique Completions	138
Contribution Rate Increase	18

Since Inception for Currently Active Participants as of 6/30/2020	
Average Balance, RIC Participant	$48,989
Average Balance, Non-RIC Participant	$47,233
Average Contribution Rate, RIC Participant	6.34%
Average Contribution Rate, Non-RIC Participant	5.80%
Total Count of Participants with a RIC Gap	244
Average RIC Gap	$1,886
Total Count of Participants with a RIC Surplus	89
Average RIC Surplus	$1,933
Average Income Replacement, RIC Participant	70%
Average Income Replacement, Non-RIC Participant	18%

Note - due to market volatility and COVID, the numbers might be lower than prior quarters.

Total Retirement Income Calculator Completions - Number of RIC completions for the given time period. If a single participant completed the RIC multiple times within the given time period, they would be counted multiple times.
Unique Completions: Total number of unique active/eligibles that completed the retirement income calculator during the reporting period
Contribution Rate Increases: Total number of active/eligibles that completed the retirement income calculator and increased their contribution rate.
Average Balance RIC Participant - For participants who have a balance greater than $0 that have previously completed the RIC - The total balance of active participants divided by the total count of active participants
Average Balance Non-RIC Participant - For participants who have a balance greater than $0 that have NOT previously completed the RIC - The total balance of active participants divided by the total count of active participants
Average Contribution Rate RIC Participant - For participants who have completed the RIC - The total of all contribution rates (%) for active participants who have completed the RIC divided by the number of active participants that have completed the RIC who have non-zero contribution rates.
Average Contribution Rate Non RIC Participant - For participants who have NOT completed the RIC - The total of all contribution rates (%) for active participants who have completed the RIC divided by the number of active participants that have completed the RIC who have non-zero contribution rates.
Average Income Replacement, RIC Participant - Calculated by summing the income replacement percentages of all active, eligible & suspended participants who have completed the RIC divided by the total count of all those active, eligible & suspended participants that have completed the RIC. Individuals not enrolled in the plan are excluded from the calculation.
Average Income Replacement, Non- RIC Participant - Calculated by summing the income replacement percentages of all active, eligible & suspended participants who have not completed the RIC divided by the total count of all those active, eligible & suspended participants that have completed the RIC. Individuals not enrolled in the plan are excluded from the calculation.
Participant - An individual who has enrolled in the plan and has a non-zero account balance.

IncomeFlex Participation

As Of 6/30/2020	55-64	65+	Grand Total
Participants Enrolled in IncomeFlex	8	4	12

IncomeFlex Assets

As of 6/30/2020, the participants invested in IncomeFlex have 62.8% of their total plan assets in these funds, with an average balance of $34,890.

IncomeFlex Utilization

During the period of 7/1/2019 to 6/30/2020, the IncomeFlex participation rate was 2.3%.

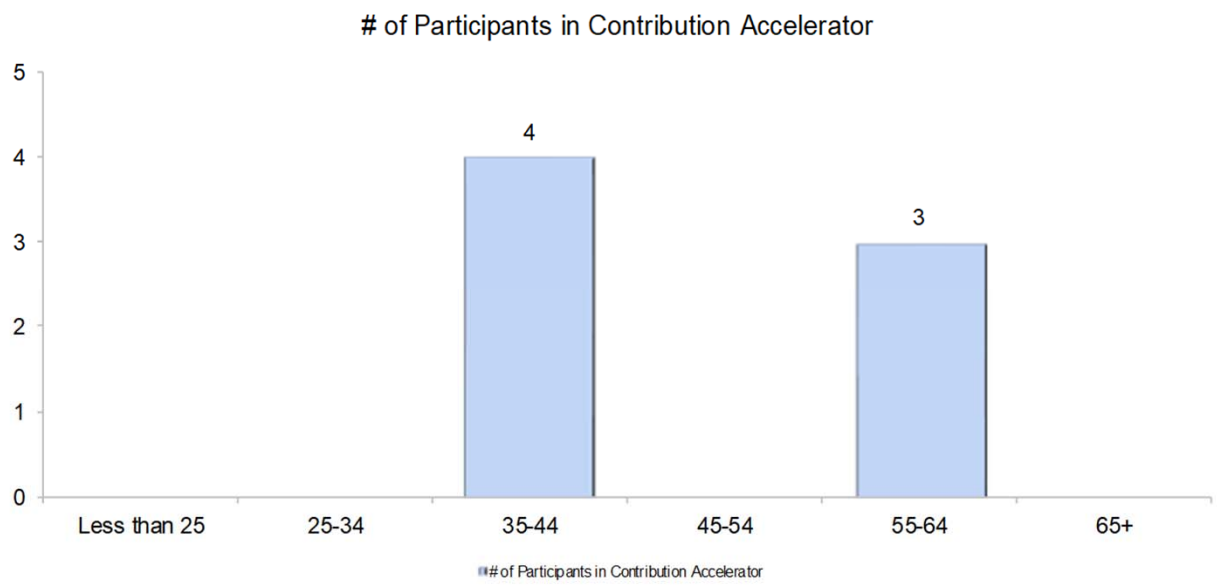
Auto Features (1 of 2)

As of June 30, 2020

Auto Features	As of 6/30/2020		
	# of Participants	% of Contributing Participants	Prudential % of Contributing Participants*
Number of Participants in Contribution Accelerator program as of Reporting End Date**	7	2.0%	32.5%
Contribution Increment of 1%	7	2.0%	N/A
Contribution Increment of 2%	0	0.0%	N/A
Contribution Increment of >= 3%	0	0.0%	N/A

**Prudential Book of Business as of 12/31/2019*

*** Includes participants with Contribution Accelerator Increment Amounts ($) if applicable on the plan*



As of June 30, 2020:

8.1%

average contribution rate(%) for participants in Contribution Accelerator

6.2%

average contribution rate(%) for participants not in Contribution Accelerator

Auto Features (2 of 2)

Auto Features	7/1/2019 - 6/30/2020
Contribution Accelerator	
Number of Participants Enrolled Into Contribution Accelerator During the Reporting Period*	2
Number of Participants That Declined Contribution Accelerator During the Reporting Period	19
Number of Participants Enrolled Into Contribution Accelerator During the Reporting Period and Still Remain in the Program*	2
Defaulted Into Contribution Accelerator*	0
Opted Into Contribution Accelerator*	2
Opted Into Contribution Accelerator at 1% Contribution Increment*	2
Opted Into Contribution Accelerator at >1% Contribution Increment	0

* Includes participants w ith Contribution Accelerator Increment Amounts ($) if applicable on the plan

Number of Contribution Accelerator Declines: Total number of individuals who are active/eligible, but declined from having their contribution rate automatically increased. This could include new enrollees or those who were previously enrolled in Contribution Accelerator at one time. For Opt-In Plans, this would also include participants who made a contribution rate change via Participant Website and decided not to select the “Activate” Contribution Accelerator prompt upon making their contribution rate change.

Plan Activity

Contributions by Fund

INVESTMENT OPTIONS	7/1/2018 - 6/30/2019	%	7/1/2019 - 6/30/2020	%	Change	%
PRUDENTIAL STABLE VALUE FUND	$253,576	18.0%	$239,812	17.1%	($13,763)	-5.4%
FIDELITY ADVISOR NEW INSIGHTS FUND CLASS I	$156,155	11.1%	$160,953	11.5%	$4,798	3.1%
CORE PLUS BOND / PGIM FUND	$145,966	10.4%	$155,200	11.1%	$9,234	6.3%
AMERICAN FUNDS EUROPACIFIC GROWTH FUND CLASS R-5E	$0	0.0%	$146,698	10.5%	$146,698	n/a
T. ROWE PRICE US LARGE CAP VALUE EQUITY FUND (IS PLATFORM)	$147,926	10.5%	$145,093	10.4%	($2,833)	-1.9%
VANGUARD SELECTED VALUE FUND INVESTOR SHARES	$111,811	7.9%	$111,296	7.9%	($515)	-0.5%
AMERICAN FUNDS EUROPACIFIC GROWTH FUND CLASS R-4	$234,205	16.6%	$91,493	6.5%	($142,712)	-60.9%
MID CAP GROWTH / WESTFIELD CAPITAL FUND	$80,412	5.7%	$88,471	6.3%	$8,059	10.0%
VANGUARD SMALL-CAP INDEX FUND ADMIRAL SHARES	$45,122	3.2%	$44,428	3.2%	($694)	-1.5%
VANGUARD 500 INDEX FUND ADMIRAL SHARES	$44,602	3.2%	$36,166	2.6%	($8,436)	-18.9%
VANGUARD MID-CAP INDEX FUND ADMIRAL SHARES	$26,293	1.9%	$26,189	1.9%	($104)	-0.4%
AMERICAN FUNDS CAPITAL WORLD GROWTH AND INCOME FUND CLASS R-5E	$0	0.0%	$19,218	1.4%	$19,218	n/a
AMERICAN FUNDS FUNDAMENTAL INVESTORS CLASS R-5E	$0	0.0%	$18,816	1.3%	$18,816	n/a
PRUDENTIAL DAY ONE INCOMEFLEX TARGET BALANCED FUND	$27,640	2.0%	$17,996	1.3%	($9,644)	-34.9%
VANGUARD DEVELOPED MARKETS INDEX FUND ADMIRAL SHARES	$4,189	0.3%	$17,444	1.2%	$13,254	316.4%
BLACKROCK ADVANTAGE SMALL CAP GROWTH FUND INSTITUTIONAL SHARES	$19,686	1.4%	$14,883	1.1%	($4,803)	-24.4%
AMERICAN FUNDS CAPITAL WORLD GROWTH AND INCOME FUND CLASS R-4	$32,793	2.3%	$12,725	0.9%	($20,068)	-61.2%
AMERICAN FUNDS FUNDAMENTAL INVESTORS CLASS R-4	$28,867	2.1%	$12,621	0.9%	($16,246)	-56.3%
EATON VANCE ATLANTA CAPITAL SMID-CAP FUND CLASS R6	$0	0.0%	$12,601	0.9%	$12,601	n/a
OAKMARK EQUITY AND INCOME FUND CLASS ADVISOR	$0	0.0%	$8,281	0.6%	$8,281	n/a
EATON VANCE ATLANTA CAPITAL SMID-CAP FUND CLASS I	$17,806	1.3%	$7,969	0.6%	($9,837)	-55.2%
PGIM QMA SMALL-CAP VALUE FUND- CLASS R6	$7,063	0.5%	$7,274	0.5%	$211	3.0%
OAKMARK EQUITY AND INCOME FUND INVESTOR CLASS	$15,421	1.1%	$5,551	0.4%	($9,870)	-64.0%
GIBRALTAR GUARANTEED FUND	$9,710	0.7%	$0	0.0%	($9,710)	-100.0%
Total Assets Contributed	$1,409,242	100.0%	$1,401,176	100.0%	($8,065)	-0.6%

Interfund Transfers

7/1/2019 to 6/30/2020

INVESTMENT OPTIONS	IN	OUT	NET
AMERICAN FUNDS EUROPACIFIC GROWTH FUND CLASS R-5E	$3,173,068	($375,541)	$2,797,527
AMERICAN FUNDS FUNDAMENTAL INVESTORS CLASS R-5E	$1,281,106	($7,602)	$1,273,504
AMERICAN FUNDS CAPITAL WORLD GROWTH AND INCOME FUND CLASS R-5E	$595,558	($36,474)	$559,083
EATON VANCE ATLANTA CAPITAL SMID-CAP FUND CLASS R6	$504,931	($154,043)	$350,889
CORE PLUS BOND / PGIM FUND	$649,109	($316,240)	$332,869
OAKMARK EQUITY AND INCOME FUND CLASS ADVISOR	$328,184	($137)	$328,047
VANGUARD 500 INDEX FUND ADMIRAL SHARES	$176,746	($60,231)	$116,515
T. ROWE PRICE US LARGE CAP VALUE EQUITY FUND (IS PLATFORM)	$216,083	($138,711)	$77,372
VANGUARD SELECTED VALUE FUND INVESTOR SHARES	$177,498	($123,977)	$53,521
MID CAP GROWTH / WESTFIELD CAPITAL FUND	$213,894	($186,046)	$27,848
VANGUARD MID-CAP INDEX FUND ADMIRAL SHARES	$21,242	($14,963)	$6,279
VANGUARD DEVELOPED MARKETS INDEX FUND ADMIRAL SHARES	$18,658	($15,313)	$3,345
VANGUARD SMALL-CAP INDEX FUND ADMIRAL SHARES	$24,073	($21,253)	$2,820
PRUDENTIAL DAY ONE INCOMEFLEX TARGET BALANCED FUND	$222	($24)	$198
PGIM QMA SMALL-CAP VALUE FUND- CLASS R6	$2,945	($8,589)	($5,644)
BLACKROCK ADVANTAGE SMALL CAP GROWTH FUND INSTITUTIONAL SHARES	$49,772	($148,653)	($98,882)
PRUDENTIAL STABLE VALUE FUND	$703,043	($858,785)	($155,742)
FIDELITY ADVISOR NEW INSIGHTS FUND CLASS I	$100,282	($269,420)	($169,138)
EATON VANCE ATLANTA CAPITAL SMID-CAP FUND CLASS I	$168,181	($487,787)	($319,606)
OAKMARK EQUITY AND INCOME FUND INVESTOR CLASS	$47	($327,216)	($327,169)
AMERICAN FUNDS CAPITAL WORLD GROWTH AND INCOME FUND CLASS R-4	$11,652	($596,252)	($584,600)
AMERICAN FUNDS FUNDAMENTAL INVESTORS CLASS R-4	$40	($1,237,969)	($1,237,929)
AMERICAN FUNDS EUROPACIFIC GROWTH FUND CLASS R-4	$59,010	($3,090,118)	($3,031,108)
TOTAL	$8,475,343	($8,475,343)	$0

Participant Distribution Statistics

	Amount of Withdrawals Taken				# of Withdrawals			
Distribution Type	7/1/2018 - 6/30/2019	7/1/2019 - 6/30/2020	Change	% Change	7/1/2018 - 6/30/2019	7/1/2019 - 6/30/2020	Change	% Change
Termination	$534,671	$2,566,513	$2,031,842	380%	37	41	4	11%
Installment Payment	$138,847	$80,570	($58,276)	-42%	130	100	(30)	-23%
Required Minimum Distribution	$63,750	$88,496	$24,746	39%	21	22	1	5%
In-Service Withdrawal	$52,466	$0	($52,466)	-100%	8	0	(8)	-100%
Death Distribution	$0	$43,918	$43,918	n/a	0	2	2	n/a
QDRO	$0	$15,145	$15,145	n/a	0	1	1	n/a
Coronavirus-Related Withdrawal	$0	$22,018	$22,018	n/a	0	3	3	n/a
Hardship Withdrawal	$2,302	$209	($2,092)	-91%	2	1	(1)	-50%
Gross Adjustment	$0	$4	$4	n/a	0	1	1	n/a
Grand Total	**$792,035**	**$2,816,875**	**$2,024,839**	**256%**	**198**	**171**	**(27)**	**-14%**

7/1/2019 - 6/30/2020						
	Amount of Withdrawals Taken			# of Withdrawals		
Distribution Sub-Type	Age < 50	Age >= 50	Total	Age < 50	Age >= 50	Total
Rollover	$336,034	$2,086,764	$2,422,798	4	13	17
Cash	$81,784	$312,293	$394,077	7	147	154
Grand Total	**$417,817**	**$2,399,057**	**$2,816,875**	**11**	**160**	**171**

Termination - A withdrawal that is taken when the participant is active and terminating from employment or is already in a 'Terminated' status.

Installment Payment - An Installment distribution is a payment option that disburses funds over time (i.e. monthly, quarterly, yearly).

Required Minimum Distribution - Minimum amounts that a participant must withdraw annually upon reaching a certain age or retirement. This would exclude any beneficiary or QDRO accounts.

In-Service Withdrawal - A distribution that is taken while the participant is still active, before termination from employment.

Death Distribution - Distribution taken by a beneficiary. This could include required minimum distributions, installment payments, etc.

QDRO - Distribution taken by the recipient of a QDRO. This could include required minimum distributions, installment payments, etc.

Coronavirus-Related Withdrawal - A distribution that is requested by a participant in which they meet certain qualifications under the CARES Act. Note, the 59 ½ early withdrawal tax penalty does not apply.

Hardship Withdrawal - A distribution which is requested by a participant because of an immediate and heavy financial need that cannot be satisfied from other resources.

Gross Adjustment - The total of all adjustments made to an account or plan in absolute terms, regardless of whether or not the adjustments were positive or negative.

Rollovers Out July 1, 2019 to June 30, 2020

PAYEE	TOTAL NET PAYMENT	COUNT OF PARTICIPANTS
City of El Paso, Employee Retirement Fund	$62,197	3
PERSHING LLC	$318,766	2
Teacher Retirement System of Texas	$6	1
EDWARD JONES	$663,865	4
FIDELITY INVESTMENTS	$3,349	1
TSP	$16,948	1
THRIFT SAVINGS PLAN	$258,739	1
TD AMERITRADE INC	$521,292	1
UBS FINANCIAL SERVICES	$100,168	1
LPL	$435,163	1
JACKSON NATIONAL LIFE INS CO	$42,304	1
Total	**$2,422,798**	**17**

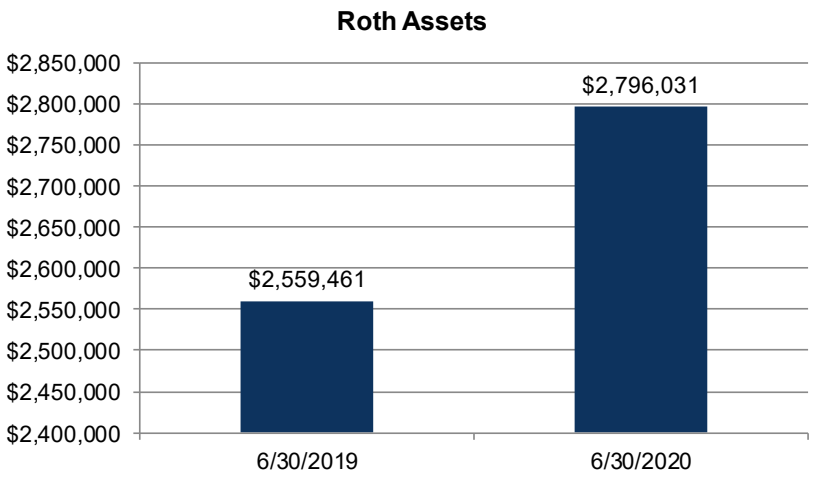
Participant Transaction Statistics

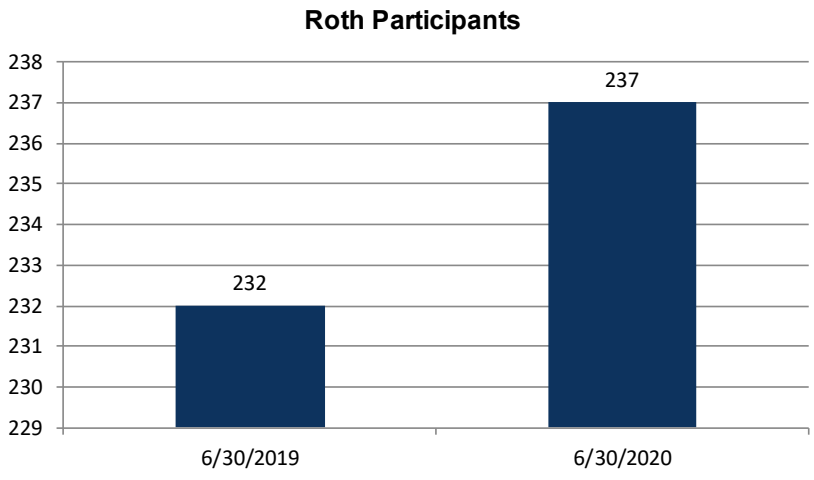
	7/1/2019 - 9/30/2019	10/1/2019 - 12/31/2019	1/1/2020 - 3/31/2020	4/1/2020 - 6/30/2020
Call Center				
Unique Callers	17	21	15	14
Total Call Volume	22	31	21	22
Participant Website				
Unique Web Logins	256	267	295	246
Total Web Logins	4,055	4,230	4,944	4,572

Call Center Reason Category	7/1/2019 - 9/30/2019	10/1/2019 - 12/31/2019	1/1/2020 - 3/31/2020	4/1/2020 - 6/30/2020
Account Explanations	2	5	4	8
Allocation Changes & Exchange	0	0	0	0
Contributions	0	0	0	0
Disbursements	17	20	12	13
Enrollments	0	0	0	0
Forms	0	0	0	0
Fund Information	0	0	0	0
Hardships	3	1	0	0
IFX	0	0	0	0
IVR or Web Assistance	0	0	0	0
Loans	0	0	1	0
Other	0	0	1	1
Payment Questions	0	0	0	0
Plan Explanations	0	1	0	0
Regen Reg Letter	0	0	0	0
Status of Research	0	0	0	0
Tax Information	0	0	1	0
Website Processing	0	4	2	0
Total	22	31	21	22

Definitions:
Unique Callers – The number of individuals that spoke to a Participant Service Center Representative during the reporting period (e.g., If the same individual called five times during the reporting period, they would only be counted once).
Total Call Volume – The number of calls to a Participant Service Center Representative during the reporting period (e.g., If the same individual called five times during the reporting period, they would be counted five times).

Roth Summary

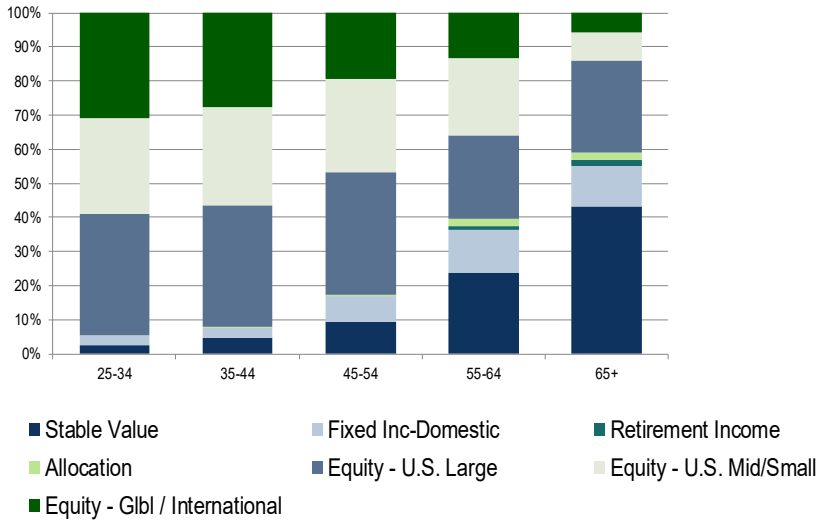




	6/30/2019	6/30/2020
Roth Assets	$2,559,461	$2,796,031
# of Participants in Roth	232	237
Partcipation Rate in Roth	42.8%	44.6%
Prudential % of Participants in Roth - As of 12/31/2019	13.6%	

Investment Diversification

Assets by Asset Class and Age
as of June 30, 2020



Asset Allocation

Asset Class	Your Plan Assets as of 6/30/2020	Your Plan % as of 6/30/2020
Stable Value	$6,701,732	25.2%
Fixed Inc-Domestic	$2,758,095	10.4%
Retirement Income	$275,516	1.0%
Allocation	$434,269	1.6%
Equity - U.S. Large	$7,682,887	28.9%
Equity - U.S. Mid/Small	$5,186,689	19.5%
Equity - Glbl / International	$3,586,530	13.5%
Total Participant Balances	$26,625,717	100.0%

Fund Utilization By Age
as of June 30, 2020

	25-34	35-44	45-54	55-64	65+	Total
Participants Invested in Only One Fund	0	5	6	12	19	42
Average # of Funds per Participant	5.7	5.8	5.8	6.0	4.4	5.7
Prudential Participants Avg. # of Funds per Participant as of 12/31/2019	*5.5*	*5.5*	*5.5*	*5.3*	*4.2*	*5.3*
% of Plan Assets in Stable Value	2.5%	4.6%	9.5%	23.6%	43.2%	25.2%
Prudential % of Plan Assets in Stable Value as of 12/31/2019	*8.2%*	*10.3%*	*14.8%*	*25.3%*	*41.4%*	*22.1%*

Utilization by Fund

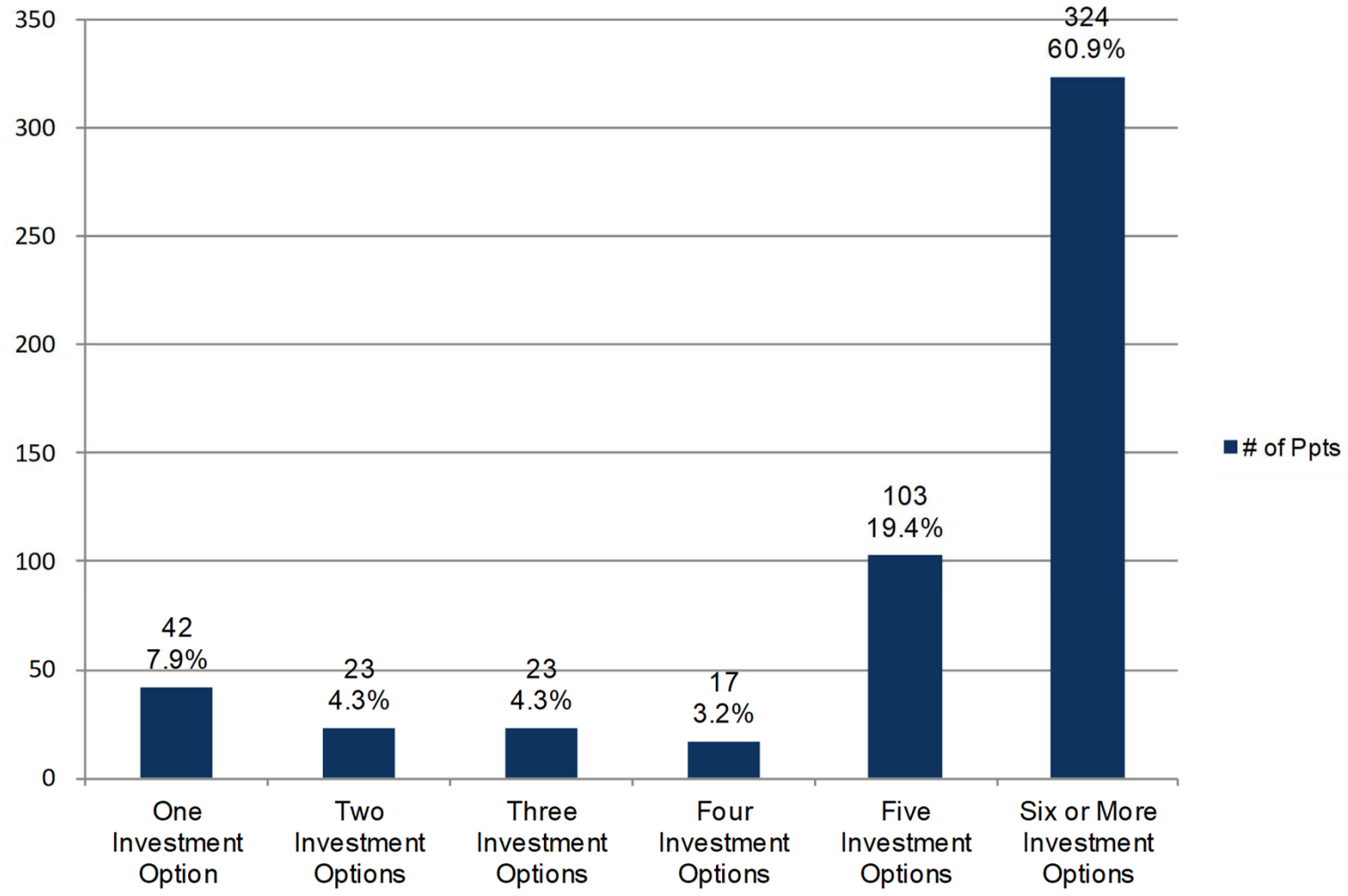
as of June 30, 2020

INVESTMENT OPTIONS	Balance	% Invested in Fund	# of Ppts	Ppts Using as Sole Investment
PRUDENTIAL STABLE VALUE FUND	$6,701,732	25.2%	419	36
AMERICAN FUNDS EUROPACIFIC GROWTH FUND CLASS R-5E	$2,892,329	10.9%	396	0
FIDELITY ADVISOR NEW INSIGHTS FUND CLASS I	$2,863,923	10.8%	413	0
CORE PLUS BOND / PGIM FUND	$2,758,095	10.4%	275	0
T. ROWE PRICE US LARGE CAP VALUE EQUITY FUND (IS PLATFORM)	$1,978,427	7.4%	400	0
VANGUARD SELECTED VALUE FUND INVESTOR SHARES	$1,678,748	6.3%	411	1
VANGUARD 500 INDEX FUND ADMIRAL SHARES	$1,479,179	5.6%	40	2
AMERICAN FUNDS FUNDAMENTAL INVESTORS CLASS R-5E	$1,361,357	5.1%	60	0
MID CAP GROWTH / WESTFIELD CAPITAL FUND	$1,260,007	4.7%	380	0
VANGUARD SMALL-CAP INDEX FUND ADMIRAL SHARES	$689,097	2.6%	40	0
AMERICAN FUNDS CAPITAL WORLD GROWTH AND INCOME FUND CLASS R-5E	$658,605	2.5%	46	0
BLACKROCK ADVANTAGE SMALL CAP GROWTH FUND INSTITUTIONAL SHARE	$489,516	1.8%	31	0
VANGUARD MID-CAP INDEX FUND ADMIRAL SHARES	$415,839	1.6%	21	0
EATON VANCE ATLANTA CAPITAL SMID-CAP FUND CLASS R6	$335,117	1.3%	24	2
PGIM QMA SMALL-CAP VALUE FUND- CLASS R6	$318,366	1.2%	17	0
OAKMARK EQUITY AND INCOME FUND CLASS ADVISOR	$291,103	1.1%	14	0
PRUDENTIAL DAY ONE INCOMEFLEX TARGET BALANCED FUND	$275,516	1.0%	12	1
PRUDENTIAL INCOMEFLEX SELECT LIFETIME BALANCED FUND	$143,166	0.5%	5	0
VANGUARD DEVELOPED MARKETS INDEX FUND ADMIRAL SHARES	$35,595	0.1%	4	0
Total	$26,625,717	100.0%		

*The funds in **bold** type denote inclusion in the GoalMaker® product.*

Investment Utilization

as of June 30, 2020



Due to rounding, bar graph may not equal 100%

GoalMaker® Participation

as of 6/30/2020

	9/30/2019	12/31/2019	3/31/2020	6/30/2020
Plan Assets for Participants in GoalMaker	$9,187,250	$9,878,834	$8,202,339	$9,745,693
# of Participants in GoalMaker	329	326	323	324
Participation Rate in GoalMaker	61.3%	61.2%	60.8%	60.9%
% of Plan Assets for GoalMaker Participants	35.0%	37.2%	37.1%	36.6%

Prudential Book of Business For Plans Offering GoalMaker – As of 12/31/2019

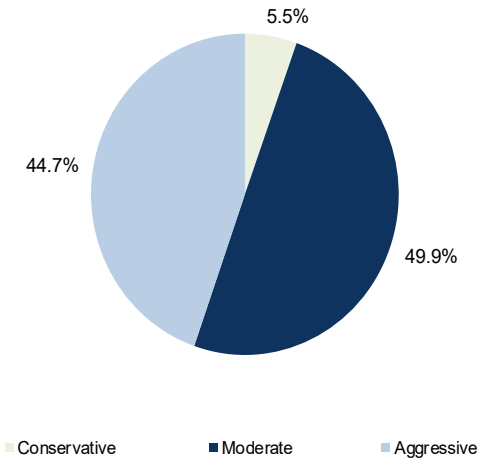
The participation rate in GoalMaker is 52.3%.

The percentage of plan assets for GoalMaker participants is 21.7%.

Participant Age Range	Conservative		Moderate		Aggressive		Total
	Active/Suspended	Terminated	Active/Suspended	Terminated	Active/Suspended	Terminated	
Less than 25	0	0	0	0	0	0	0
25-34	1	0	13	1	22	0	37
35-44	4	0	24	3	47	6	84
45-54	3	1	30	5	54	5	98
55-64	9	4	31	12	29	2	87
65+	3	2	9	2	0	2	18
Total	20	7	107	23	152	15	324

Participant Age Range	Conservative		Moderate		Aggressive		Total
	Active/Suspended	Terminated	Active/Suspended	Terminated	Active/Suspended	Terminated	
Less than 25	$0	$0	$0	$0	$0	$0	$0
25-34	$1,333	$0	$130,772	$23,664	$165,922	$0	$321,691
35-44	$50,841	$0	$303,557	$63,689	$924,433	$50,142	$1,392,663
45-54	$16,879	$15,116	$1,035,899	$61,399	$1,709,543	$177,037	$3,015,874
55-64	$304,646	$62,007	$1,868,218	$579,454	$1,181,703	$86,178	$4,082,207
65+	$65,409	$15,904	$386,195	$408,956	$0	$56,795	$933,259
Total	$439,109	$93,028	$3,724,641	$1,137,163	$3,981,601	$370,152	$9,745,693

Percentage of Assets by GoalMaker® Participation Portfolio - As of 6/30/2020



4.8%

average contribution rate (%) for active GoalMaker participants

Due to rounding, pie chart may not equal 100%

6.8 Years

average length of time GoalMaker participants have been enrolled in GoalMaker

60.2%

GoalMaker participation rate for those who actively elected GoalMaker

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GoalMaker® Participation – Default vs Non-Default Investor

Default Investor

	9/30/2019	12/31/2019	3/31/2020	6/30/2020
Plan Assets for Participants in GoalMaker	$4,012	$4,764	$4,588	$6,449
# of Participants in GoalMaker	2	2	3	4
Participation Rate in GoalMaker	0.4%	0.4%	0.6%	0.8%
% of Plan Assets for GoalMaker Participants	0.0%	0.0%	0.0%	0.0%

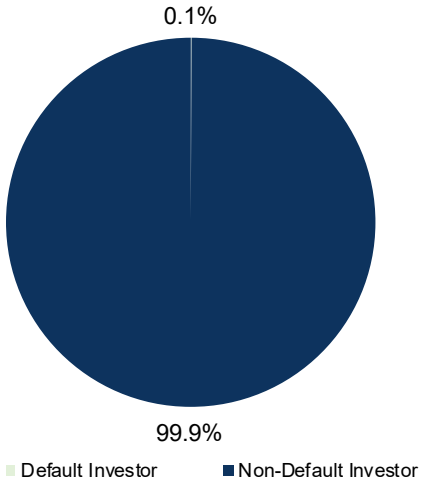
Non-Default Investor

	9/30/2019	12/31/2019	3/31/2020	6/30/2020
Plan Assets for Participants In GoalMaker	$9,183,238	$9,874,070	$8,197,751	$9,739,244
# of Participants in GoalMaker	327	324	320	320
Participation Rate in GoalMaker	60.9%	60.8%	60.3%	60.2%
% of Plan Assets for GoalMaker Participants	35.0%	37.2%	37.0%	36.6%

Total

	9/30/2019	12/31/2019	3/31/2020	6/30/2020
Plan Assets for Participants In GoalMaker	$9,187,250	$9,878,834	$8,202,339	$9,745,693
# of Participants in GoalMaker	329	326	323	324
Participation Rate in GoalMaker	61.3%	61.2%	60.8%	60.9%
% of Plan Assets for GoalMaker Participants	35.0%	37.2%	37.1%	36.6%

Percentage of Assets by GoalMaker® Investor - As of 6/30/2020



Due to rounding, pie chart may not equal 100%

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Assets and contributions reflect actual participant account balances and do not include outstanding loan balances, forfeitures, and / or expense account assets.

Customer should promptly report any inaccuracy or discrepancy to the brokerage firm(s).

All oral communications should be re-confirmed in writing to protect the customer's legal rights, including rights under the Securities Investor Protection act (SIPA).

This information should not be considered an offer or solicitation of securities, insurance products or services. No offer is intended nor should this material be construed as an offer of any product. The information is being presented by us solely in our role as the plan's service provider and or record keeper.

Retirement products and services are provided by Prudential Retirement Insurance and Annuity Company, Hartford, CT, or its affiliates.

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Prudential's Book of Business averages are as of 12/31/2019.

Section VII: GoalMaker Performance

GoalMaker® Performance

PRUDENTIAL RETIREMENT. INTELLIGENT SOLUTIONS WORKING FOR YOU. *Second Quarter 2020*

The calculated returns shown are the weighted average returns of the underlying funds for the GoalMaker portfolios based on model allocations prior to **06/30/2020**. Returns are net of product expenses and fees and before any contract charges, with the exception of any fees the sponsor may have directed to be deducted from participant accounts. **Past performance does not guarantee future results.** The performance shown for the GoalMaker portfolios is for illustrative purposes only and does not reflect the actual experience of any individual participant in the program. This performance was calculated with the retroactive application of a model with the benefit of hindsight. **The performance shown 1) was rebalanced on a periodic basis as per your plan 2) assumes no changes to the asset allocation percentages or to the investment options for the relevant periods 3) assumes that an individual was enrolled in GoalMaker for the entire relevant time period and 4) assumes an initial investment but does not include the effect of periodic contributions or withdrawals.**

Especially Prepared for LANCASTER COUNTY, NEBRASKA EES RETIREMENT PLAN
Calculated using Actual Investment Fund Performance

For GoalMaker® Portfolios that include a Guaranteed Lifetime Income Feature.

Risk Level	Years To / In Retirement	Time Horizon	Weighted Average Total Return				
			QTD	1 Year	3 Year	5 Year	10 Year
Conservative	Years To Retirement	16+	13.49%	2.43%	--	--	--
		15-11	12.50%	2.73%	--	--	--
		10-6	10.93%	2.94%	--	--	--
		5-0	10.55%	2.96%	--	--	--

Risk Level	Years To / In Retirement	Time Horizon	Weighted Average Total Return				
Moderate	Years To Retirement	16+	15.98%	2.14%	--	--	--
		15-11	14.17%	2.70%	--	--	--
		10-6	13.03%	2.98%	--	--	--
		5-0	11.83%	3.16%	--	--	--

Risk Level	Years To / In Retirement	Time Horizon	Weighted Average Total Return				
Aggressive	Years To Retirement	16+	19.44%	1.34%	5.48%	5.92%	--
		15-11	16.87%	2.35%	--	--	--
		10-6	14.92%	2.91%	--	--	--
		5-0	13.33%	3.39%	--	--	--

GoalMaker® Allocations

PRUDENTIAL RETIREMENT. INTELLIGENT SOLUTIONS WORKING FOR YOU.

Second Quarter 2020

Conservative Portfolio	Years To Retirement			
Investment Options	16+ Years	15-11 Years	10-6 Years	5-0 Years
Stable Value	**4.00%**	**7.00%**	**13.00%**	**14.00%**
Prudential Stable Value Fund	4.00%	7.00%	13.00%	14.00%
Fixed Income (Long Term & Intermediate)	**5.00%**	**8.00%**	**9.00%**	**10.00%**
Core Plus Bond / PGIM Fund[4]	5.00%	8.00%	9.00%	10.00%
Retirement Income	**70.00%**	**70.00%**	**70.00%**	**70.00%**
Prudential Day One® IncomeFlex® Target Balanced Fund[3]	70.00%	70.00%	70.00%	70.00%
Large Cap Stock - Value	**5.00%**	**3.00%**	**2.00%**	**2.00%**
T. Rowe Price US Large Cap Value Equity Fund (IS Platform)	5.00%	3.00%	2.00%	2.00%
Large Cap Stock - Growth	**5.00%**	**3.00%**	**2.00%**	**2.00%**
Fidelity Advisor® New Insights Fund Class I	5.00%	3.00%	2.00%	2.00%
Small/Mid Cap Stock - Value	**2.00%**	**2.00%**	**0%**	**0%**
Vanguard Selected Value Fund Investor Shares	2.00%	2.00%	0%	0%
Small/Mid Cap Stock - Growth	**2.00%**	**2.00%**	**0%**	**0%**
Mid Cap Growth / Westfield Capital Fund	2.00%	2.00%	0%	0%
International Stock	**7.00%**	**5.00%**	**4.00%**	**2.00%**
American Funds EuroPacific Growth Fund® Class R-5 E[2]	7.00%	5.00%	4.00%	2.00%

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GoalMaker® Allocations

PRUDENTIAL RETIREMENT. INTELLIGENT SOLUTIONS WORKING FOR YOU.

Second Quarter 2020

Moderate Portfolio	Years To Retirement			
Investment Options	16+ Years	15-11 Years	10-6 Years	5-0 Years
Stable Value	**3.00%**	**8.00%**	**11.00%**	**17.00%**
Prudential Stable Value Fund	3.00%	8.00%	11.00%	17.00%
Fixed Income (Long Term & Intermediate)	**4.00%**	**9.00%**	**12.00%**	**12.00%**
Core Plus Bond / PGIM Fund[4]	4.00%	9.00%	12.00%	12.00%
Retirement Income	**50.00%**	**50.00%**	**50.00%**	**50.00%**
Prudential Day One® IncomeFlex® Target Balanced Fund[3]	50.00%	50.00%	50.00%	50.00%
Large Cap Stock - Value	**9.00%**	**7.00%**	**6.00%**	**4.00%**
T. Rowe Price US Large Cap Value Equity Fund (IS Platform)	9.00%	7.00%	6.00%	4.00%
Large Cap Stock - Growth	**9.00%**	**7.00%**	**6.00%**	**4.00%**
Fidelity Advisor® New Insights Fund Class I	9.00%	7.00%	6.00%	4.00%
Small/Mid Cap Stock - Value	**5.00%**	**4.00%**	**3.00%**	**3.00%**
Vanguard Selected Value Fund Investor Shares	5.00%	4.00%	3.00%	3.00%
Small/Mid Cap Stock - Growth	**5.00%**	**4.00%**	**3.00%**	**3.00%**
Mid Cap Growth / Westfield Capital Fund	5.00%	4.00%	3.00%	3.00%
International Stock	**15.00%**	**11.00%**	**9.00%**	**7.00%**
American Funds EuroPacific Growth Fund® Class R-5 E[2]	15.00%	11.00%	9.00%	7.00%

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GoalMaker® Allocations

PRUDENTIAL RETIREMENT. INTELLIGENT SOLUTIONS WORKING FOR YOU.

Second Quarter 2020

Aggressive Portfolio	Years To Retirement			
Investment Options	16+ Years	15-11 Years	10-6 Years	5-0 Years
Stable Value	**0%**	**6.00%**	**11.00%**	**15.00%**
Prudential Stable Value Fund	0%	6.00%	11.00%	15.00%
Fixed Income (Long Term & Intermediate)	**0%**	**8.00%**	**13.00%**	**18.00%**
Core Plus Bond / PGIM Fund[4]	0%	8.00%	13.00%	18.00%
Retirement Income	**30.00%**	**30.00%**	**30.00%**	**30.00%**
Prudential Day One® IncomeFlex® Target Balanced Fund[3]	30.00%	30.00%	30.00%	30.00%
Large Cap Stock - Value	**13.00%**	**11.00%**	**10.00%**	**8.00%**
T. Rowe Price US Large Cap Value Equity Fund (IS Platform)	13.00%	11.00%	10.00%	8.00%
Large Cap Stock - Growth	**13.00%**	**11.00%**	**10.00%**	**8.00%**
Fidelity Advisor® New Insights Fund Class I	13.00%	11.00%	10.00%	8.00%
Small/Mid Cap Stock - Value	**9.00%**	**7.00%**	**5.00%**	**4.00%**
Vanguard Selected Value Fund Investor Shares	9.00%	7.00%	5.00%	4.00%
Small/Mid Cap Stock - Growth	**9.00%**	**7.00%**	**5.00%**	**4.00%**
Mid Cap Growth / Westfield Capital Fund	9.00%	7.00%	5.00%	4.00%
International Stock	**26.00%**	**20.00%**	**16.00%**	**13.00%**
American Funds EuroPacific Growth Fund® Class R-5 E[2]	26.00%	20.00%	16.00%	13.00%

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GoalMaker® Individual Fund Performance

PRUDENTIAL RETIREMENT. INTELLIGENT SOLUTIONS WORKING FOR YOU. *Second Quarter 2020*

The performance quoted represents past performance. The investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than original cost. Past performance does not guarantee future results. Current performance may be lower or higher than the performance data quoted. For more information current to the most recent month end, please call 800-353-2847 or visit our website at: www.Prudential.com.

Investment Option	Gross Expense Ratio	Net Expense Ratio	QTD	1 Year	3 Year	5 Year	10 Year	Since Inception	Inception Date
Stable Value									
Prudential Stable Value Fund	--	--	0.60%	2.56%	--	--	--	2.42%	06/04/2018
Fixed Income (Long Term & Intermediate)									
Core Plus Bond / PGIM Fund[4]	0.40%	0.40%	7.69%	7.04%	5.48%	5.19%	4.32%	--	07/19/2002
Retirement Income									
Prudential Day One® IncomeFlex® Target Balanced Fund[3]	1.59%	1.59%	12.08%	2.18%	4.22%	4.16%	6.32%	--	06/30/2009
Large Cap Stock - Value									
T. Rowe Price US Large Cap Value Equity Fund (IS Platform)	0.56%	0.56%	15.03%	-10.37%	1.04%	4.55%	--	4.35%	06/30/2014
Large Cap Stock - Growth									
Fidelity Advisor® New Insights Fund Class I[1]	0.84%	0.84%	24.41%	8.70%	12.63%	11.32%	13.83%	--	07/31/2003
Small/Mid Cap Stock - Value									
Vanguard Selected Value Fund Investor Shares[1]	0.33%	0.33%	25.22%	-14.47%	-3.54%	1.17%	8.85%	--	02/15/1996
Small/Mid Cap Stock - Growth									
Mid Cap Growth / Westfield Capital Fund	0.75%	0.75%	27.92%	12.49%	15.30%	12.17%	15.14%	--	06/28/2007
International Stock									
American Funds EuroPacific Growth Fund® Class R-5 E[1,2]	0.61%	0.61%	22.70%	3.00%	4.61%	4.73%	7.21%	6.19%	11/20/2015

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2. **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.**
3. The Prudential Day One® IncomeFlex Target® Funds are designed for use with Prudential IncomeFlex Target®, an in-plan guaranteed retirement income product, and are available as insurance company 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. PRIAC is solely responsible for its financial condition and contractual obligations. Availability and terms may vary by jurisdiction, subject to regulatory approvals. Guarantees are based on the claims-paying ability of the insurance company and are subject to certain limitations, terms and conditions. Annuity contracts contain exclusions, limitations, reductions of benefits and terms for keeping them in force. Policy forms currently available include GA-2020-IA-0805, GA-2020-IA, GA-2005-A, GA-2020-TGWB4-0805, GA-2020-TGWB5-0805, GA-2020-SAF, GA-2020-SAE-0805, SAE-REV1, GA-2020-SAE-REV1 or state variation. Policy addendums for investments in the separate accounts or to add certain Income Flex Riders may have been selected by your Plan. For more information, participants should contact the Participant Service Center at 877-PRU-2100 (877-778-2100) and request a copy of the Prudential IncomeFlex Target Important Considerations before investing. PRIAC is a Prudential Financial company.

Fixed income investment (bond) funds are subject to interest rate risk; their value will decline as interest rates rise. Fund shares are not guaranteed by the U.S. Government.
Small and mid-sized companies may present greater opportunities for capital appreciation, but may also involve greater risks than larger companies. As a result, the value of stocks issued by these companies may fluctuate more than stocks of larger issuers.
Investing in foreign securities presents certain unique risks not associated with domestic investments, such as currency fluctuation and political and economic changes. This may result in greater share price volatility.
Past performance is not indicative of future performance and short periods of performance may be particularly unrepresentative of long-term performance.
The historical performance shown represents the change in net asset value of an investment over a stated period assuming the reinvestment of dividends and capital gains distributions. The performance results shown do not reflect the deduction of the sales charge that may apply if the Fund shares were purchased outside of the plans or other programs. If the sales charges were reflected, performance may be lower. This is the performance that best reflects your investment experience as sales charges do not apply to your plan. At times, certain mutual fund's performance may be extraordinarily high due to investing in sectors that achieved unprecedented returns. There can be no assurance that this performance can be repeated in the future.

These model portfolios are provided as samples and not as investment recommendations. The model portfolios are based on generally accepted investment practices and take into account the principles of modern portfolio theory, in which allocations are adjusted in an effort to achieve maximum returns for a given level of risk. Participants using GoalMaker should consider other assets, income, and investments (e.g. equity in a home, Social Security benefits, individual retirement plan investments, etc.) in addition to the interest in the plan, to the extent those items are not taken into account in the model before applying these models to their individual situation. **Past performance of investments or asset classes does not guarantee future results.**

In providing this information Prudential Retirement is not undertaking to provide impartial investment advice, or to give advice in a fiduciary capacity. 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.
Investors should carefully consider a fund's investment objectives, risks, charges and expenses before investing. The prospectus and (if available) summary prospectus contain complete information about the investment options available through your plan. Please call 877-778-2100 for a free prospectus and (if available) a summary prospectus containing this and other information about our funds. You should read the prospectus and summary prospectus (if available) carefully before investing. For variable insurance products, please read and consider carefully both the contract and fund prospectuses, if applicable, carefully before investing. It is possible to lose money by investing in securities.
Securities products and services are offered through Prudential Investment Management Services LLC (PIMS), Newark, NJ, a Prudential Financial company.

GoalMaker® Disclosures

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The Prudential Stable Value Fund is a combination of a group annuity contract issued by The Prudential Insurance Company of America (PICA), Newark, NJ 07102 and an investment in the Prudential Core Intermediate Bond Fund of Prudential Trust Company's Collective Trust (the "Fund") as described below. Payment obligations and the fulfillment of any guarantees specified in the group annuity contract are insurance claims supported by the plan's investment in the Fund and, if such investment is not sufficient, by the full faith and credit of PICA. The obligations of PICA and the plan's investment in the Fund 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. **Contract form # GPA-200-WRAP-2004** or state variation thereof.

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. 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 costs of servicing your plan, Prudential Retirement earns a profit; otherwise we incur a loss.
Prudential Retirement's separate accounts are available under group variable annuity contracts issued by Prudential Retirement Insurance and Annuity Company (PRIAC), Hartford, CT. PRIAC is a Prudential Financial company.
The Prudential Stable Value Fund is a combination of a group annuity contract issued by The Prudential Insurance Company of America (PICA), Newark, NJ 07102 and an investment in the Prudential Core Intermediate Bond Fund of Prudential Trust Company's Collective Trust (the "Fund") as described below. Payment obligations and the fulfillment of any guarantees specified in the group annuity contract are insurance claims supported by the plan's investment in the Fund and, if such investment is not sufficient, by the full faith and credit of PICA. The obligations of PICA and the plan's investment in the Fund 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. Contract form # GPA-200-WRAP-2004 or state variation thereof.

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This information should not be construed as an endorsement of GoalMaker. Plan participants may continue to make their own allocation decisions. As a service provider, neither Prudential Financial nor its representatives are permitted to render investment advice.

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GoalMaker® Fund Footnotes

4. Effective 12/15/2014, PGIM, Inc. (formerly known as Prudential Investment Management, Inc or "PIM") replaced Pacific Investment Management Company, LLC as the manager of the Separate Account. Performance prior to 12/15/2014 reflects that of Pacific Investment Management Company, LLC.

GoalMaker® Performance

PRUDENTIAL RETIREMENT. INTELLIGENT SOLUTIONS WORKING FOR YOU. *Second Quarter 2020*

The calculated returns shown are the weighted average returns of the underlying funds for the GoalMaker portfolios based on model allocations prior to **06/30/2020**. Returns are net of product expenses and fees and before any contract charges, with the exception of any fees the sponsor may have directed to be deducted from participant accounts. **Past performance does not guarantee future results.** The performance shown for the GoalMaker portfolios is for illustrative purposes only and does not reflect the actual experience of any individual participant in the program. This performance was calculated with the retroactive application of a model with the benefit of hindsight. **The performance shown 1) was rebalanced on a periodic basis as per your plan 2) assumes no changes to the asset allocation percentages or to the investment options for the relevant periods 3) assumes that an individual was enrolled in GoalMaker for the entire relevant time period and 4) assumes an initial investment but does not include the effect of periodic contributions or withdrawals.**

Especially Prepared for Lancaster County, NE 457 Deferred Compensation Plan
Calculated using Actual Investment Fund Performance

For GoalMaker® Portfolios that include a Guaranteed Lifetime Income Feature.

Risk Level	Years To / In Retirement	Time Horizon	Weighted Average Total Return				
			QTD	1 Year	3 Year	5 Year	10 Year
Conservative	Years To Retirement	16+	13.49%	2.43%	--	--	--
		15-11	12.50%	2.73%	--	--	--
		10-6	10.93%	2.94%	--	--	--
		5-0	10.55%	2.96%	--	--	--

Risk Level	Years To / In Retirement	Time Horizon	Weighted Average Total Return				
Moderate	Years To Retirement	16+	15.98%	2.14%	--	--	--
		15-11	14.17%	2.70%	--	--	--
		10-6	13.03%	2.98%	--	--	--
		5-0	11.83%	3.16%	--	--	--

Risk Level	Years To / In Retirement	Time Horizon	Weighted Average Total Return				
Aggressive	Years To Retirement	16+	19.44%	1.34%	5.48%	5.92%	--
		15-11	16.87%	2.35%	--	--	--
		10-6	14.92%	2.91%	--	--	--
		5-0	13.33%	3.39%	--	--	--

GoalMaker® Allocations

PRUDENTIAL RETIREMENT. INTELLIGENT SOLUTIONS WORKING FOR YOU.

Second Quarter 2020

Conservative Portfolio	Years To Retirement			
Investment Options	16+ Years	15-11 Years	10-6 Years	5-0 Years
Stable Value	**4.00%**	**7.00%**	**13.00%**	**14.00%**
Prudential Stable Value Fund	4.00%	7.00%	13.00%	14.00%
Fixed Income (Long Term & Intermediate)	**5.00%**	**8.00%**	**9.00%**	**10.00%**
Core Plus Bond / PGIM Fund[4]	5.00%	8.00%	9.00%	10.00%
Retirement Income	**70.00%**	**70.00%**	**70.00%**	**70.00%**
Prudential Day One® IncomeFlex® Target Balanced Fund[3]	70.00%	70.00%	70.00%	70.00%
Large Cap Stock - Value	**5.00%**	**3.00%**	**2.00%**	**2.00%**
T. Rowe Price US Large Cap Value Equity Fund (IS Platform)	5.00%	3.00%	2.00%	2.00%
Large Cap Stock - Growth	**5.00%**	**3.00%**	**2.00%**	**2.00%**
Fidelity Advisor® New Insights Fund Class I	5.00%	3.00%	2.00%	2.00%
Small/Mid Cap Stock - Value	**2.00%**	**2.00%**	**0%**	**0%**
Vanguard Selected Value Fund Investor Shares	2.00%	2.00%	0%	0%
Small/Mid Cap Stock - Growth	**2.00%**	**2.00%**	**0%**	**0%**
Mid Cap Growth / Westfield Capital Fund	2.00%	2.00%	0%	0%
International Stock	**7.00%**	**5.00%**	**4.00%**	**2.00%**
American Funds EuroPacific Growth Fund® Class R-5 E[2]	7.00%	5.00%	4.00%	2.00%

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Second Quarter 2020

Moderate Portfolio	Years To Retirement			
Investment Options	16+ Years	15-11 Years	10-6 Years	5-0 Years
Stable Value	**3.00%**	**8.00%**	**11.00%**	**17.00%**
Prudential Stable Value Fund	3.00%	8.00%	11.00%	17.00%
Fixed Income (Long Term & Intermediate)	**4.00%**	**9.00%**	**12.00%**	**12.00%**
Core Plus Bond / PGIM Fund[4]	4.00%	9.00%	12.00%	12.00%
Retirement Income	**50.00%**	**50.00%**	**50.00%**	**50.00%**
Prudential Day One® IncomeFlex® Target Balanced Fund[3]	50.00%	50.00%	50.00%	50.00%
Large Cap Stock - Value	**9.00%**	**7.00%**	**6.00%**	**4.00%**
T. Rowe Price US Large Cap Value Equity Fund (IS Platform)	9.00%	7.00%	6.00%	4.00%
Large Cap Stock - Growth	**9.00%**	**7.00%**	**6.00%**	**4.00%**
Fidelity Advisor® New Insights Fund Class I	9.00%	7.00%	6.00%	4.00%
Small/Mid Cap Stock - Value	**5.00%**	**4.00%**	**3.00%**	**3.00%**
Vanguard Selected Value Fund Investor Shares	5.00%	4.00%	3.00%	3.00%
Small/Mid Cap Stock - Growth	**5.00%**	**4.00%**	**3.00%**	**3.00%**
Mid Cap Growth / Westfield Capital Fund	5.00%	4.00%	3.00%	3.00%
International Stock	**15.00%**	**11.00%**	**9.00%**	**7.00%**
American Funds EuroPacific Growth Fund® Class R-5 E[2]	15.00%	11.00%	9.00%	7.00%

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Second Quarter 2020

Aggressive Portfolio	Years To Retirement			
Investment Options	16+ Years	15-11 Years	10-6 Years	5-0 Years
Stable Value	**0%**	**6.00%**	**11.00%**	**15.00%**
Prudential Stable Value Fund	0%	6.00%	11.00%	15.00%
Fixed Income (Long Term & Intermediate)	**0%**	**8.00%**	**13.00%**	**18.00%**
Core Plus Bond / PGIM Fund[4]	0%	8.00%	13.00%	18.00%
Retirement Income	**30.00%**	**30.00%**	**30.00%**	**30.00%**
Prudential Day One® IncomeFlex® Target Balanced Fund[3]	30.00%	30.00%	30.00%	30.00%
Large Cap Stock - Value	**13.00%**	**11.00%**	**10.00%**	**8.00%**
T. Rowe Price US Large Cap Value Equity Fund (IS Platform)	13.00%	11.00%	10.00%	8.00%
Large Cap Stock - Growth	**13.00%**	**11.00%**	**10.00%**	**8.00%**
Fidelity Advisor® New Insights Fund Class I	13.00%	11.00%	10.00%	8.00%
Small/Mid Cap Stock - Value	**9.00%**	**7.00%**	**5.00%**	**4.00%**
Vanguard Selected Value Fund Investor Shares	9.00%	7.00%	5.00%	4.00%
Small/Mid Cap Stock - Growth	**9.00%**	**7.00%**	**5.00%**	**4.00%**
Mid Cap Growth / Westfield Capital Fund	9.00%	7.00%	5.00%	4.00%
International Stock	**26.00%**	**20.00%**	**16.00%**	**13.00%**
American Funds EuroPacific Growth Fund® Class R-5 E[2]	26.00%	20.00%	16.00%	13.00%

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GoalMaker® Individual Fund Performance

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The performance quoted represents past performance. The investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than original cost. Past performance does not guarantee future results. Current performance may be lower or higher than the performance data quoted. For more information current to the most recent month end, please call 800-353-2847 or visit our website at: www.Prudential.com.

Investment Option	Gross Expense Ratio	Net Expense Ratio	QTD	1 Year	3 Year	5 Year	10 Year	Since Inception	Inception Date
Stable Value									
Prudential Stable Value Fund	--	--	0.60%	2.56%	--	--	--	2.42%	06/04/2018
Fixed Income (Long Term & Intermediate)									
Core Plus Bond / PGIM Fund[4]	0.40%	0.40%	7.69%	7.04%	5.48%	5.19%	4.32%	--	07/19/2002
Retirement Income									
Prudential Day One® IncomeFlex® Target Balanced Fund[3]	1.59%	1.59%	12.08%	2.18%	4.22%	4.16%	6.32%	--	06/30/2009
Large Cap Stock - Value									
T. Rowe Price US Large Cap Value Equity Fund (IS Platform)	0.56%	0.56%	15.03%	-10.37%	1.04%	4.55%	--	4.35%	06/30/2014
Large Cap Stock - Growth									
Fidelity Advisor® New Insights Fund Class I[1]	0.84%	0.84%	24.41%	8.70%	12.63%	11.32%	13.83%	--	07/31/2003
Small/Mid Cap Stock - Value									
Vanguard Selected Value Fund Investor Shares[1]	0.33%	0.33%	25.22%	-14.47%	-3.54%	1.17%	8.85%	--	02/15/1996
Small/Mid Cap Stock - Growth									
Mid Cap Growth / Westfield Capital Fund	0.75%	0.75%	27.92%	12.49%	15.30%	12.17%	15.14%	--	06/28/2007
International Stock									
American Funds EuroPacific Growth Fund® Class R-5 E[1,2]	0.61%	0.61%	22.70%	3.00%	4.61%	4.73%	7.21%	6.19%	11/20/2015

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2. **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.**
3. The Prudential Day One® IncomeFlex Target® Funds are designed for use with Prudential IncomeFlex Target®, an in-plan guaranteed retirement income product, and are available as insurance company 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. PRIAC is solely responsible for its financial condition and contractual obligations. Availability and terms may vary by jurisdiction, subject to regulatory approvals. Guarantees are based on the claims-paying ability of the insurance company and are subject to certain limitations, terms and conditions. Annuity contracts contain exclusions, limitations, reductions of benefits and terms for keeping them in force. Policy forms currently available include GA-2020-IA-0805, GA-2020-IA, GA-2005-A, GA-2020-TGWB4-0805, GA-2020-TGWB5-0805, GA-2020-SAF, GA-2020-SAE-0805, SAE-REV1, GA-2020-SAE-REV1 or state variation. Policy addendums for investments in the separate accounts or to add certain Income Flex Riders may have been selected by your Plan. For more information, participants should contact the Participant Service Center at 877-PRU-2100 (877-778-2100) and request a copy of the Prudential IncomeFlex Target Important Considerations before investing. PRIAC is a Prudential Financial company.

Fixed income investment (bond) funds are subject to interest rate risk; their value will decline as interest rates rise. Fund shares are not guaranteed by the U.S. Government.
Small and mid-sized companies may present greater opportunities for capital appreciation, but may also involve greater risks than larger companies. As a result, the value of stocks issued by these companies may fluctuate more than stocks of larger issuers.
Investing in foreign securities presents certain unique risks not associated with domestic investments, such as currency fluctuation and political and economic changes. This may result in greater share price volatility.
Past performance is not indicative of future performance and short periods of performance may be particularly unrepresentative of long-term performance.
The historical performance shown represents the change in net asset value of an investment over a stated period assuming the reinvestment of dividends and capital gains distributions. The performance results shown do not reflect the deduction of the sales charge that may apply if the Fund shares were purchased outside of the plans or other programs. If the sales charges were reflected, performance may be lower. This is the performance that best reflects your investment experience as sales charges do not apply to your plan. At times, certain mutual fund's performance may be extraordinarily high due to investing in sectors that achieved unprecedented returns. There can be no assurance that this performance can be repeated in the future.

These model portfolios are provided as samples and not as investment recommendations. The model portfolios are based on generally accepted investment practices and take into account the principles of modern portfolio theory, in which allocations are adjusted in an effort to achieve maximum returns for a given level of risk. Participants using GoalMaker should consider other assets, income, and investments (e.g. equity in a home, Social Security benefits, individual retirement plan investments, etc.) in addition to the interest in the plan, to the extent those items are not taken into account in the model before applying these models to their individual situation. **Past performance of investments or asset classes does not guarantee future results.**

In providing this information Prudential Retirement is not undertaking to provide impartial investment advice, or to give advice in a fiduciary capacity. 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.
Investors should carefully consider a fund's investment objectives, risks, charges and expenses before investing. The prospectus and (if available) summary prospectus contain complete information about the investment options available through your plan. Please call 877-778-2100 for a free prospectus and (if available) a summary prospectus containing this and other information about our funds. You should read the prospectus and summary prospectus (if available) carefully before investing. For variable insurance products, please read and consider carefully both the contract and fund prospectuses, if applicable, carefully before investing. It is possible to lose money by investing in securities.
Securities products and services are offered through Prudential Investment Management Services LLC (PIMS), Newark, NJ, a Prudential Financial company.

GoalMaker® Disclosures

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The Prudential Stable Value Fund is a combination of a group annuity contract issued by The Prudential Insurance Company of America (PICA), Newark, NJ 07102 and an investment in the Prudential Core Intermediate Bond Fund of Prudential Trust Company's Collective Trust (the "Fund") as described below. Payment obligations and the fulfillment of any guarantees specified in the group annuity contract are insurance claims supported by the plan's investment in the Fund and, if such investment is not sufficient, by the full faith and credit of PICA. The obligations of PICA and the plan's investment in the Fund 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. **Contract form # GPA-200-WRAP-2004** or state variation thereof.

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. 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 costs of servicing your plan, Prudential Retirement earns a profit; otherwise we incur a loss.
Prudential Retirement's separate accounts are available under group variable annuity contracts issued by Prudential Retirement Insurance and Annuity Company (PRIAC), Hartford, CT. PRIAC is a Prudential Financial company.
This information should not be construed as an endorsement of GoalMaker. Plan participants may continue to make their own allocation decisions. As a service provider, neither Prudential Financial nor its representatives are permitted to render investment advice.

Frequent exchanging of investment options may harm long-term investors. Policies may be in effect at the plan or the investment level to detect and deter exchanges that may be abusive. Such policies may require us to modify, restrict, suspend or terminate purchase or exchange privileges and impose redemption fees. Please refer to the prospectus, if available for the investment, for information on these potential restrictions and any applicable redemption fees. Otherwise, please contact your Prudential Representative.

This information should not be considered an offer or solicitation of securities, insurance products or services. No offer is intended nor should this material be construed as an offer of any product. The information is being presented by us solely in our role as the plan's service provider and/or record keeper.
The Prudential Insurance Company of America is a Prudential Financial company.
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4. Effective 12/15/2014, PGIM, Inc. (formerly known as Prudential Investment Management, Inc or "PIM") replaced Pacific Investment Management Company, LLC as the manager of the Separate Account. Performance prior to 12/15/2014 reflects that of Pacific Investment Management Company, LLC.

Section VIII: Vault

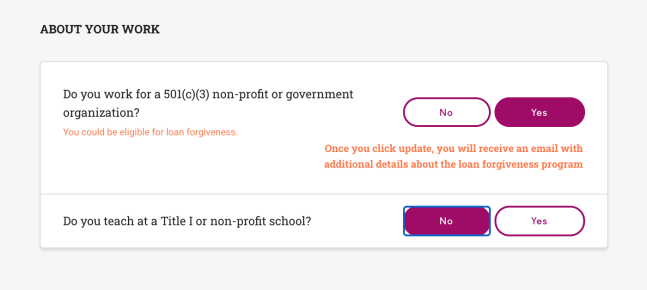
PSLF Overview

Learn how to achieve Public Service Loan Forgiveness with Vault through their association with Prudential

Public Service Loan Forgiveness (PSLF) is a federal program that allows your federal student loan debt to be forgiven after 10 years.

You may qualify for PSLF if you...

- Make 120 months (10 years) of qualifying payments
- Are on an income-driven repayment plan (such as REPAYE)
- Work for a qualifying non-profit or government agency full-time during the 10 years
- Have direct Stafford federal loans



PSLF is an all-or-nothing program

If a person does not complete the 10 years of non-profit/government work then the ***entire amount*** of your student loans, plus any accrued interest, will be due.

PSLF can be a difficult process to navigate. Through Prudential, Vault access provides...

Expert Guidance

Get 1:1 guidance from a Vault Student Loan Advisor

Educational Materials

Utilize Vault's PSLF Knowledge Bank

Targeted Advice

Employees get advice specific to their student loan situation and get PSLF answers targeted to each individual circumstance

Tips for navigating PSLF:

- Keep in mind that both the Employment Certification Form and the Application for Forgiveness forms look similar to each other
- The Application for Forgiveness needs to be filled out every year in order to remain eligible
- Stay organized by trying to file the paperwork at the same time each year
- If you find that you and your servicer disagree about the balance or status of a loan, refer to **Federal Student Aid: Resolving Disputes** for more tips about contacting loan servicers and additional resources

Start today

Go to: **www.retirement.prudential.com**
and click: **My Accounts ⟶ My Financial Life ⟶ Tools ⟶ Tool: Student Loan Assistance**

Need help? Email your name and organization's name to genius@vault.co.

Access to Vault student loan assistance services is provided through Prudential Workplace Solutions Group Services, LLC ("PWSGS"). The student loan assistance services are provided by Student Loan Benefits, Inc., doing business as Vault. Vault is a third-party provider that is not a subsidiary or affiliate of Prudential.

Section IX: GreenPath

REDUCE DEBT AND STRESS.

- GREENPATH DEBT MANAGEMENT AND COUNSELING

Prudential
Bring Your Challenges®

For plan sponsor and advisor use only

WHY DEBT COUNSELING?

DEBT IS A TOP FINANCIAL PRIORITY

32%

Of people say that their current **biggest financial priority** is paying down debt.[1]

DEBT IS A SOURCE OF STRESS

56%

Say they are **worried** about getting out of debt.[1]

DEBT IMPACTS QUALITY OF LIFE

29%

Say their level of debt is **ruining the quality of their life**.[1]

[1] Kantar Monitor Data 2019

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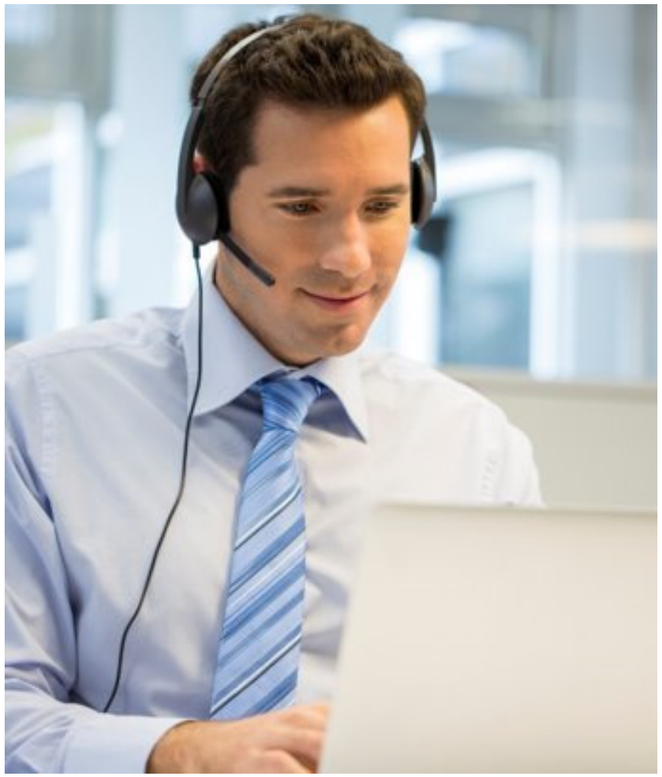
SOLUTIONS TO REDUCE DEBT AND FINANCIAL STRESS

FREE INITIAL DEBT COUNSELING SESSION OFFERED THROUGH GREENPATH

- Gain understanding of your financial situation and goals
- Explain debt management options
- Offer recommendations to get out of debt
- Develop a personalized action plan to meet individualized goals

DEBT MANAGEMENT PLAN

- Consolidates debt into a single payment
- Stops collection calls
- Lowers interest rates
- Lowers monthly payments
- Waives late fees and over-limit fees
- Fee ranges from $10-$75 depending on each individual's state – the average is $38. Participants are fully responsible for all costs.



Debt counseling sessions are conducted over the phone.

Access to the GreenPath partnership service is free to the institutional client.

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Prudential
Bring Your Challenges®

POWERFUL OUTCOMES: LESS STRESS, MORE CONTROL

MANAGING DEBT REDUCES STRESS ON WORK PERFORMANCE, HEALTH, AND FAMILY RELATIONSHIPS[1]

89% report feeling more in control of their finances.[1]

77% of GreenPath customers reduced monthly spending since the time of their counseling session.[1]

[1] GreenPath data

CREDIT COUNSELING AND DEBT MANAGEMENT PARTNER

GreenPath financial wellness

GreenPath Credentials:

- Established in 1961 and employs over 520 people
- Licensed to provide financial counseling in all 50 states
- Works with more than 500 financial services companies nationwide
- Assists over 200,000 individuals annually
- Delivers majority of services to households with low or moderate income
- On average, GreenPath's sessions help improve credit scores by 50 points

Prudential
Bring Your Challenges®

DISCLOSURE

The debt management and credit counseling services are provided by GreenPath, Inc., a third-party provider that is not affiliated with and is independent from Prudential and its subsidiaries. Debt management and credit counseling services are not part of any employee benefit plan and are provided through a voluntary, individually selected program that is not a group insurance or a retirement product.

Access to GreenPath is provided through PWSGS. PWSGS is an subsidiary of Prudential Financial, Inc. PWSGS is not a licensed insurance company, does not provide insurance products or services, and does not provide investment or other advice.

Retirement products and services are provided by Prudential Retirement Insurance and Annuity Company (PRIAC), Hartford, CT or its affiliates. PRIAC is a Prudential Financial company.

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Prudential

280 Trumbull Street
Hartford, CT 06103

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DEC Customer Obligations

September 2020

Vision

"Striving for Energy Excellence"

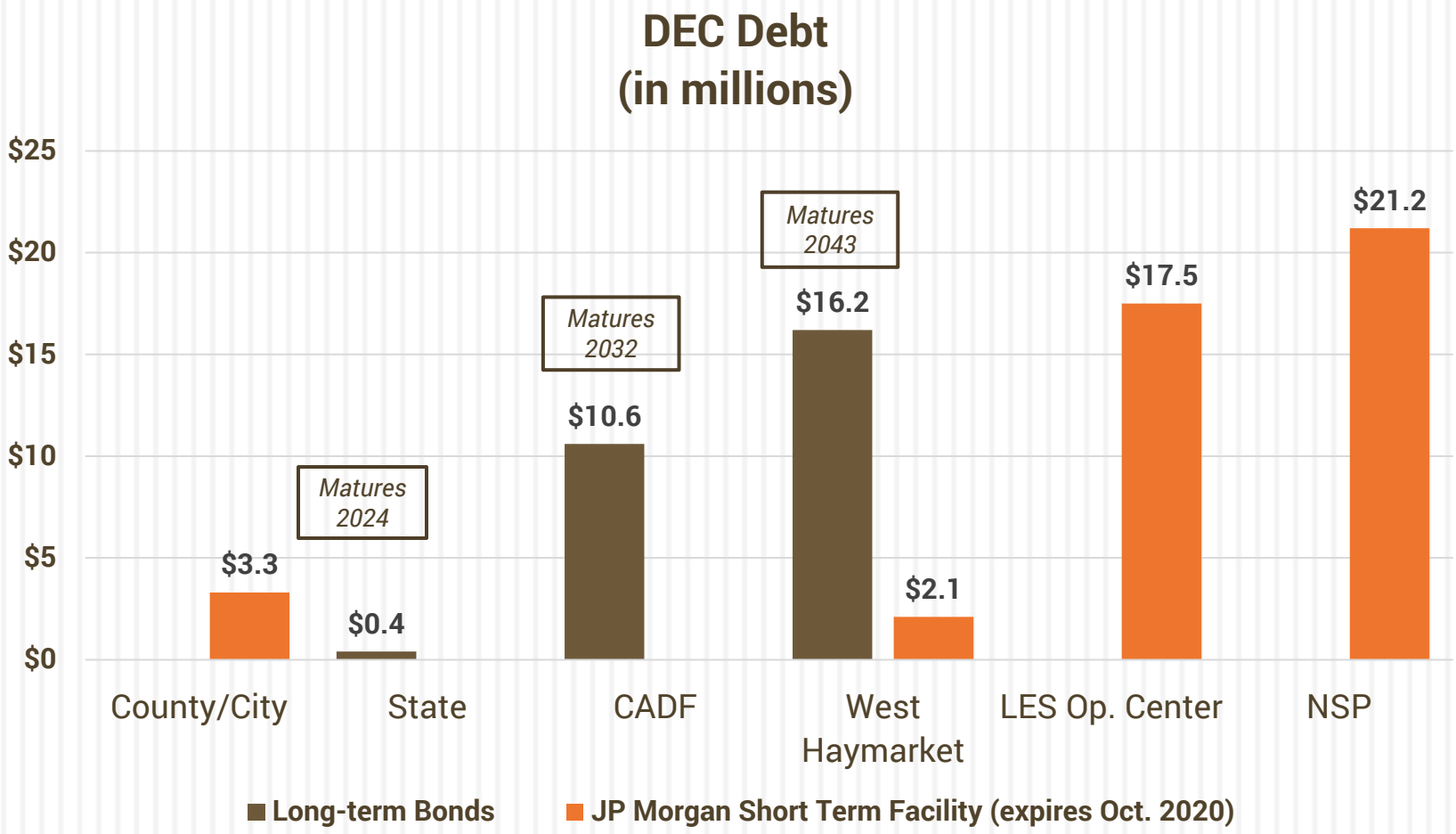
Mission

"Provide low-cost, reliable and efficient thermal energy services to enhance and enable economic development of the Lincoln community"

Purpose of Today's Meeting

- Review DEC's current debt structure and outstanding amounts
- Discuss upcoming bond issuance
- Receive customer feedback regarding proceeding with current bond structure
- LES team to report back to DEC Board at its October board meeting

DEC has $71.3M in outstanding debt in various forms



DEC customers may benefit from an explanation of DEC's debt obligation

General Bond Resolution 10-4-G; Section 7.08 Rates, Fees and Charges

DEC must set rates to produce revenue each fiscal year at least sufficient to:

1. Pay all Operating and Maintenance Expenses
2. Pay the annual Debt Service
3. Pay all other financial obligations

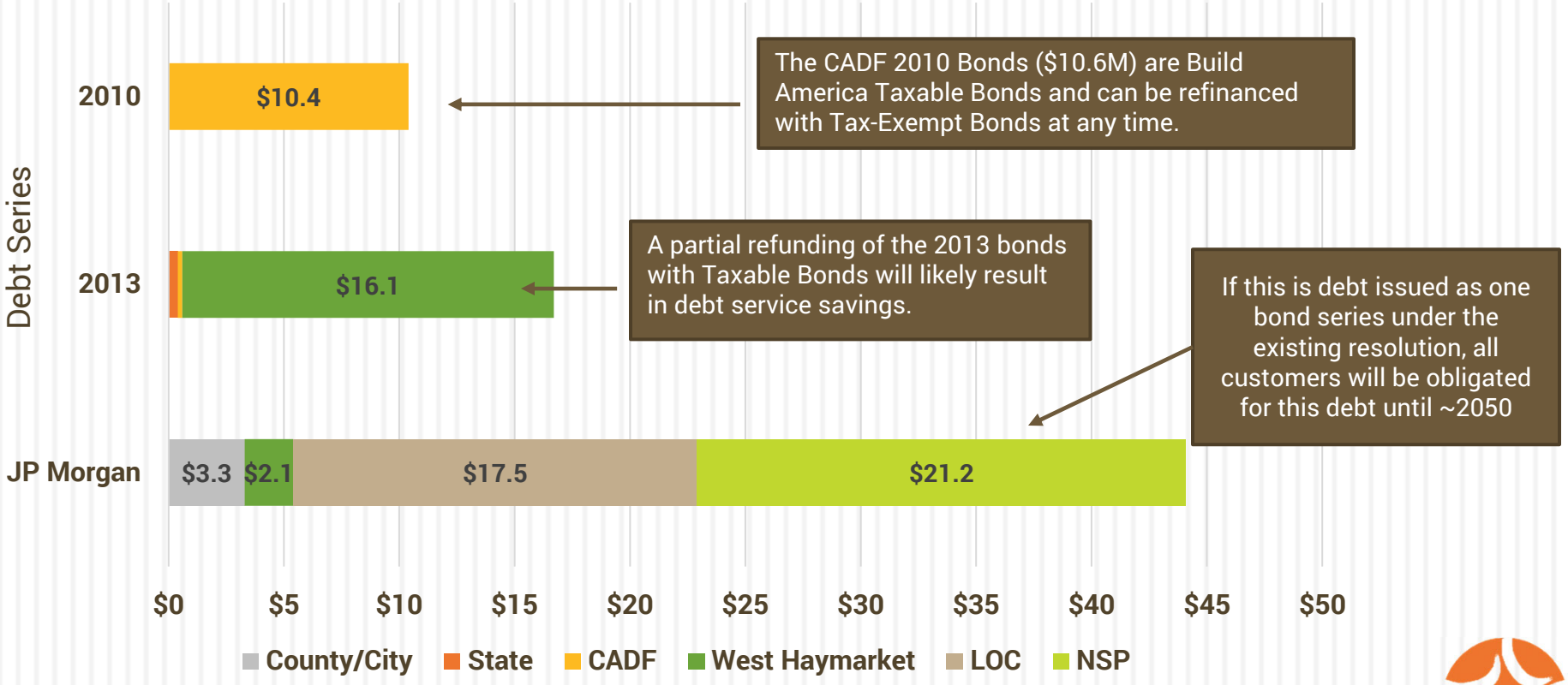
Based on the above, DEC customers are subject to paying the debt for all facilities in the event of default of a fellow customer – even after their own facility's debt is paid if they elect to remain a customer of DEC.

(Note: Once a customer's facility debt is paid, the customer has the option of cancelling service with DEC and assuming ownership and operation of the plant that serves them.)

This issue is exacerbated each time that additional debt is issued by DEC, potentially obligating customers for longer periods.

Opportunities exist for refinancing and restructuring of existing debt

Current Debt Structure (in millions)



The CADF 2010 Bonds ($10.6M) are Build America Taxable Bonds and can be refinanced with Tax-Exempt Bonds at any time.

A partial refunding of the 2013 bonds with Taxable Bonds will likely result in debt service savings.

If this is debt issued as one bond series under the existing resolution, all customers will be obligated for this debt until ~2050

DEC will move forward with existing debt structure absent customer concerns

It is possible that DEC Customers are comfortable with a shared obligation structure

Pros with current structure

- Cheapest for all customers
  - *One bond series results in single offering document, single bond rating, lower LES labor and attorney fees*
- Risk of default by highly rated customers is low
  - *City, County, WHM and LES should generally be comfortable with each other*
  - *State customers may be an exception – could be separate issuance*
- Simple structure to explain to bond buyers
- Maintains a utility type approach

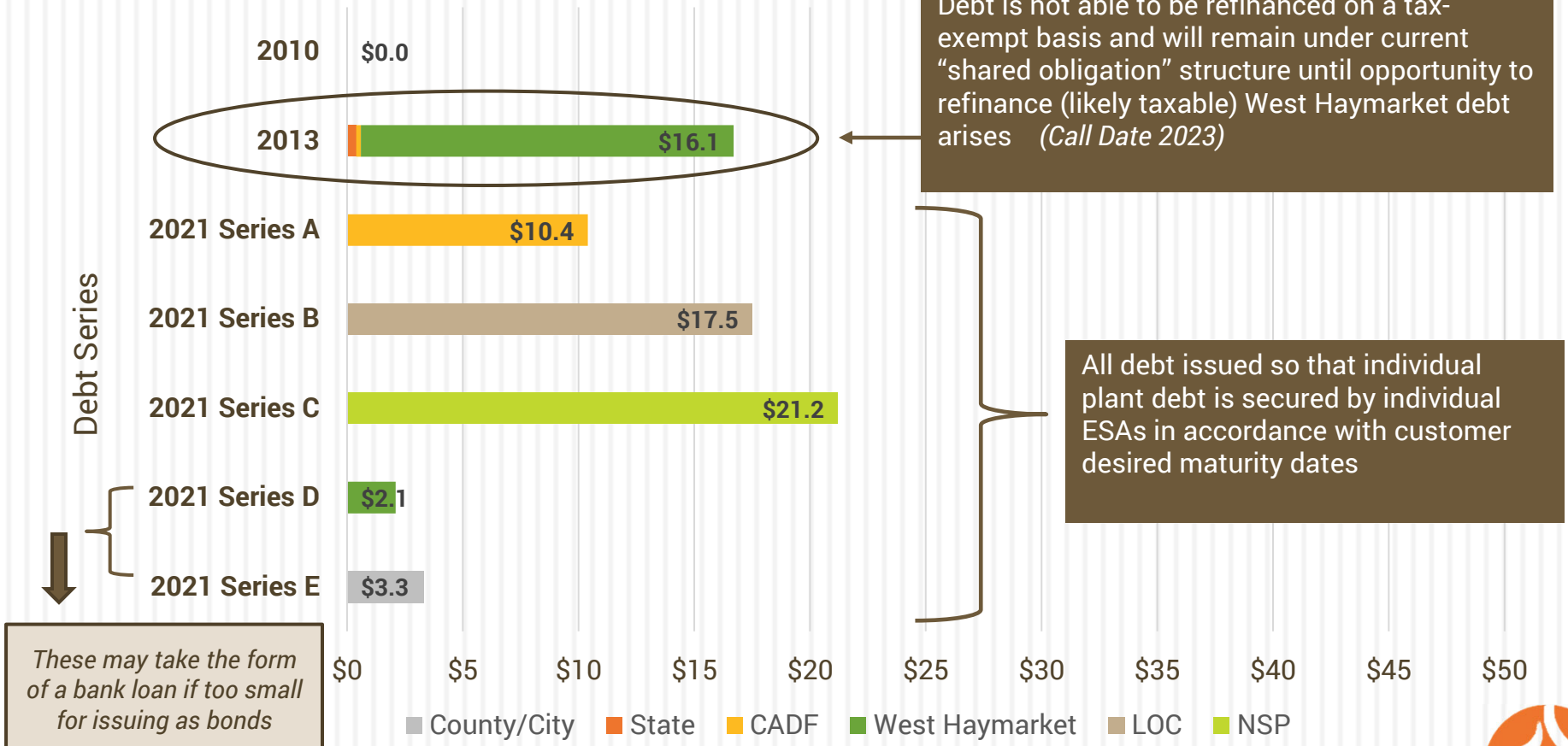
Cons with current structure

- Risk of fellow customer default
  - *There may be an opportunity to mitigate this risk with insurance*
- Difficult to unwind structure after bonds are issued

The decision on how to proceed is a long-term strategy decision that must be made carefully and with full understanding of DEC customers.

A scenario moving toward elimination of shared debt obligations creates challenges

Proposed Debt Structure



Debt is not able to be refinanced on a tax-exempt basis and will remain under current "shared obligation" structure until opportunity to refinance (likely taxable) West Haymarket debt arises *(Call Date 2023)*

All debt issued so that individual plant debt is secured by individual ESAs in accordance with customer desired maturity dates

These may take the form of a bank loan if too small for issuing as bonds

Amounts subject to change

Execution of the plan . . .

1. **July (complete)**: DEC Board Resolution 20-09 Extension of JP Morgan short term facility one year (to October 2021) to allow time to:
   - *Complete updated bond documents*
   - *Evaluate market and time the bond issuance appropriately*

   The JP Morgan Line of Credit can be paid down at any time over the next year.

2. July – September:
   - LES staff discusses with customers current obligations, upcoming bond issuance structure and desired maturity dates.

3. October Board Meeting
   - LES updates DEC Board on customer conversation and recommends plan to move forward on financing.
   - Resolution(s) for bond and/or bank loan financings.

4. Issue debt in Q1 or Q2 2021

Customer feedback needed

- DEC Board Meeting is October 20
- Plan to continue with shared obligation structure unless customer feedback necessitates an alternate plan and DEC Board directs a change

AGREEMENT

This Agreement is entered into this 16 day of September, 2020, by and between H. Gale Williams and Tracy Garcia, 9014 S. 78th Street, Lincoln, Nebraska 68516, hereinafter referred to as "Landowner," and the County of Lancaster, Nebraska, hereinafter referred to as "the County," on behalf and at the request of the Lancaster County Engineer's Office ("Engineer"). Collectively the County and the Landowner may be referred to as "Parties," and individually each may be referred to as a "Party."

WHEREAS, general supervision and control of the public roads of the County is vested in the Board of County Commissioners of Lancaster County, Nebraska, (the "Board") pursuant to Neb. Rev. Stat. § 39-1402;

WHEREAS, the Engineer, in the Engineer's capacity as Lancaster County Highway Superintendent, has control, government, and supervision of all the public roads and bridges in the county under the general supervision and control of the Board pursuant to Neb. Rev. Stat. § 39-1507;

WHEREAS, Landowner desires to build the road frontage described herein to establish road access to the property legally described as:

> A TRACT OF LAND COMPOSED OF A PORTION OF LOT 2 I.T., LOCATED IN THE NORTHEAST QUARTER OF SECTION 26, TOWNSHIP 9 NORTH, RANGE 7 EAST OF THE 6TH P.M., LANCASTER COUNTY NEBRASKA.
>
> BEGINNING AT THE SOUTHEAST CORNER OF LOT 9, BLOCK 2, PETERSON'S ADDITION TO CHENEY, SAID POINT BEING ON THE WEST LINE OF LOT 2 I.T., LOCATED IN THE NORTHEAST QUARTER OF SECTION 26, TOWNSHIP 9 NORTH, RANGE 7 EAST OF THE 6TH P.M., SAID POINT ALSO BEING ON THE NORTH RIGHT-OF-WAY LINE OF CHESTER STREET, THENCE EASTERLY ON THE EASTERLY EXTENSION OF SAID RIGHT-OF-WAY A DISTANCE OF 65.00' TO A POINT, THENCE SOUTHERLY A DISTANCE OF 60.00' TO A POINT OF INTERSECTION WITH THE EASTERLY EXTENSION OF THE SOUTH LINE OF SAID RIGHT-OF-WAY, THENCE WESTERLY ON THE EASTERLY EXTENSION OF SAID SOUTH RIGHT-OF-WAY LINE, A DISTANCE OF 65.00' TO THE NORTHEAST CORNER OF LOT 8, BLOCK 3, PETERSON'S ADDITION TO CHENEY, SAID POINT ALSO BEING ON THE WEST LINE OF SAID LOT 2 I.T., THENCE NORTHERLY ON THE EAST LINE OF SAID RIGHT-OF-WAY, SAID LINE BEING THE WEST LINE OF SAID LOT 2 I.T., A DISTANCE OF 60.00' TO THE POINT OF BEGINNING, SAID TRACT CONTAINS A CALCULATED AREA OF 3,900 SQUARE FEET, OR 0.09 ACRES MORE OR LESS ("the Property");

WHEREAS, the Engineer has recommended that the Board facilitate Landowner's obtaining such access to the Property, under the terms and conditions herein;

WHEREAS, the Board accepts the Engineer's recommendation; and

WHEREAS, the County and the Landowner desire to set forth their understanding in writing;

NOW, THEREFORE, in consideration of the mutual covenants contained herein, it is agreed between the Parties as follows:

1) Term: The Term of this Agreement shall be from the date of execution of this Agreement by both Parties through the satisfaction of all of the terms and conditions provided herein, except that Section 5 shall survive termination of this Agreement.

2) Landowner shall:

a) Deliver to Engineer:

i) Properly executed and notarized documents of conveyance as depicted in Attachments A (warranty deed), which Attachments are attached hereto and incorporated herein by this reference; and

ii) Any filing fees required by the Lancaster County Register of Deeds to record the documents of conveyance required by this Agreement.

b) Complete the Improvements described in Attachment B, according to the specifications provided therein, which Attachment is attached hereto and incorporated herein by this reference. For purposes of this Agreement, the Improvements on those portions of the Property legally described in Attachments A and B may be referred to as "the road frontage."

i) The Improvements described in Attachment B shall be deemed complete upon final inspection and approval by the Engineer.

c) When the Improvements to the road frontage are complete and the documents of conveyance have been recorded, file with the Engineer an access application for a field drive along the road frontage to the west or to the east of the road frontage, as depicted in Attachment C, which Attachment is attached hereto and incorporated herein by this reference.

3) County shall:

a) Upon receipt of the documents of conveyance and the filing fees, record the documents of conveyance and pay the filing fees to the Lancaster County Register of Deeds.

b) Upon notice from Landowner, inspect the road frontage for completeness, and, in Engineer's sole discretion, communicate to Landowner the Engineer's approval or rejection of the road frontage to Landowner. However, Engineer shall not unreasonably reject the road frontage.

c) When the improvements in Attachment B are completed and the documents of conveyance have been recorded, then, upon receipt of Landowner's access application for a field drive along the road frontage to the west or the east, as depicted in Attachment C, process Landowner's application according to the Engineer's usual practice. Engineer shall not unreasonably reject Landowner's application.

4) The Parties expressly agree that this Agreement does not provide for County maintenance of the road frontage. County shall not maintain the road frontage unless and until:

a) All the roads in the Peterson's Addition to Cheney Subdivision, Section 26, Township 9 North, Range 7 East of the 6th P.M., are accepted for County maintenance pursuant to applicable Lancaster County Resolutions; and

b) After all the roads in the Peterson's Addition to Cheney Subdivision are accepted for County maintenance pursuant to applicable Lancaster County Resolutions, the road frontage is accepted for County maintenance pursuant to applicable Lancaster County Resolutions.

Until County accepts the road frontage for County maintenance pursuant to applicable Lancaster County Resolutions and as provided herein, maintenance of the road frontage shall be the sole responsibility of Landowner.

5) Hold Harmless: Landowner shall indemnify and hold harmless the County, its agents, employees and representatives from all claims, demands, suits, actions, payments, liability, judgments and expenses (including court-ordered attorney's fees), arising out of or resulting from the performance of this Agreement that results in bodily injury, sickness, disease, death, civil rights liability, or damage to or destruction of tangible property, including the loss of use resulting therefrom, and is caused in whole or in part by the Landowner, its employees, agents, representatives, or independent contractors, either directly or indirectly employed by Landowner. This Section 5 will not require Landowner to indemnify or hold harmless the County for any losses, claims, damages and expenses arising out of or resulting from the negligence of the County.

6) Severability: If any portion of the Agreement is held invalid, the remainder hereof shall not be affected thereby, if such remainder would then continue to conform to the terms and requirements of applicable law.

7) Governing Law: This Agreement shall be construed in accordance with and governed

by the laws of the State of Nebraska.

8) Notices: All notices, request for services, or other communications provided under this Agreement shall be in writing and shall be given to the County or the Landowner at the address set forth below or such other address as either may specify hereafter in writing:

County:	Landowner:
Lancaster County Engineer's Office c/o Karen Wilson 444 Cherrycreek Road, Bldg. C Lincoln, Nebraska 68528	Tracy Garcia 9014 S. 78th Street Lincoln, Nebraska 68516

Such notice or other communication may be mailed by United States Certified mail, return receipt requested postage prepaid and may be deposited in a United States Post Office Box or a depository for the receipt of mail regularly maintained by the Post Office. Such notices or communication may also be delivered by hand. For the purpose of the Agreement, all notices will be deemed to have been given upon the date of the personal delivery or three days after having been deposited in the United States Post office as proved above.

9) Entire Agreement: The Parties hereby agree that this Agreement constitutes the entire understanding of the Parties and supersedes all prior contracts, agreements, and negotiations between the Parties whether verbal or written. To the extent any provisions of this Agreement conflict with the provisions of any of the attachments to this Agreement, the provisions of this Agreement shall prevail.

10) Forbearance Not Waiver: County's failure or neglect to enforce any of its rights under this Agreement will not be deemed to be a waiver of County's rights.

11) Third Party Rights: This Agreement is not intended to, and does not, create any rights or benefits on behalf of any person, whether an individual or an entity, other than the Parties to this Agreement. County shall not be obligated or liable hereunder to any person, whether an individual or an entity, other than Landowner.

EXECUTED this 16th day of September, 2020, by Landowner.

BY: _____

NAME: Tracy Garcia

EXECUTED this _____ day of _____, 2020, by Lancaster County, Nebraska.

BY: LANCASTER COUNTY BOARD OF COUNTY COMMISSIONERS

_____

_____

_____

_____

_____

APPROVED AS TO FORM
this ____ day of _____, 2020

_____
Deputy County Attorney for
PAT CONDON, County Attorney

APPROVED BY LANCASTER COUNTY ENGINEER'S OFFICE

_____
Pamela Dingman
Lancaster County Engineer

ATTACHMENT A

Lancaster County
444 Cherrycreek Rd.
Bldg. C
Lincoln, NE 68528

WARRANTY DEED

Tracy Garcia herein called the Grantor whether one or more, in consideration of One and 00/100 Dollars ($1.00) and other valuable consideration received from Grantee, does grant, bargain, sell, convey and confirm unto Lancaster County, a governmental subdivision, herein called the Grantee whether one or more, the following legally described real property in Lancaster County, Nebraska:

A TRACT OF LAND COMPOSED OF A PORTION OF LOT 2 I.T., LOCATED IN THE NORTHEAST QUARTER OF SECTION 26, TOWNSHIP 9 NORTH, RANGE 7 EAST OF THE 6TH P.M., LANCASTER COUNTY NEBRASKA.

BEGINNING AT THE SOUTHEAST CORNER OF LOT 9, BLOCK 2, PETERSON'S ADDITION TO CHENEY, SAID POINT BEING ON THE WEST LINE OF LOT 2 I.T., LOCATED IN THE NORTHEAST QUARTER OF SECTION 26, TOWNSHIP 9 NORTH, RANGE 7 EAST OF THE 6TH P.M., SAID POINT ALSO BEING ON THE NORTH RIGHT-OF-WAY LINE OF CHESTER STREET, THENCE EASTERLY ON THE EASTERLY EXTENSION OF SAID RIGHT-OF-WAY A DISTANCE OF 65.00' TO A POINT, THENCE SOUTHERLY A DISTANCE OF 60.00' TO A POINT OF INTERSECTION WITH THE EASTERLY EXTENSION OF THE SOUTH LINE OF SAID RIGHT-OF-WAY, THENCE WESTERLY ON THE EASTERLY EXTENSION OF SAID SOUTH RIGHT-OF-WAY LINE, A DISTANCE OF 65.00' TO THE NORTHEAST CORNER OF LOT 8, BLOCK 3, PETERSON'S ADDITION TO CHENEY, SAID POINT ALSO BEING ON THE WEST LINE OF SAID LOT 2 I.T., THENCE NORTHERLY ON THE EAST LINE OF SAID RIGHT-OF-WAY, SAID LINE BEING THE WEST LINE OF SAID LOT 2 I.T., A DISTANCE OF 60.00' TO THE POINT OF BEGINNING.

SAID TRACT CONTAINS A CALCULATED AREA OF 3,900 SQUARE FEET, OR 0.09 ACRES MORE OR LESS.

TO HAVE AND TO HOLD the above described premises together with all tenements, hereditaments and appurtenances thereto belonging unto the Grantee and to Grantees successors and assigns forever.

And the Grantor does hereby covenant with the Grantee and with Grantees successors and assigns that Grantor is lawfully seized of said premises; that they are free from encumbrance except for easements and restrictions of record; that Grantor has good right and lawful authority to convey the same; and that Grantor warrants and will defend the title to said premises against the lawful claims of all persons whomsoever.

In witness whereof the Grantor has signed this 16th day of September 2020

X _____
Tracy Garcia

X _____

State of NEBRASKA **County of** LANCASTER

Before me, a notary public qualified for said county, personally came

TRACY GARCIA

known to me to be the identical person or persons who signed the foregoing instrument and acknowledged the execution thereof to be his, her or their voluntary act and deed.

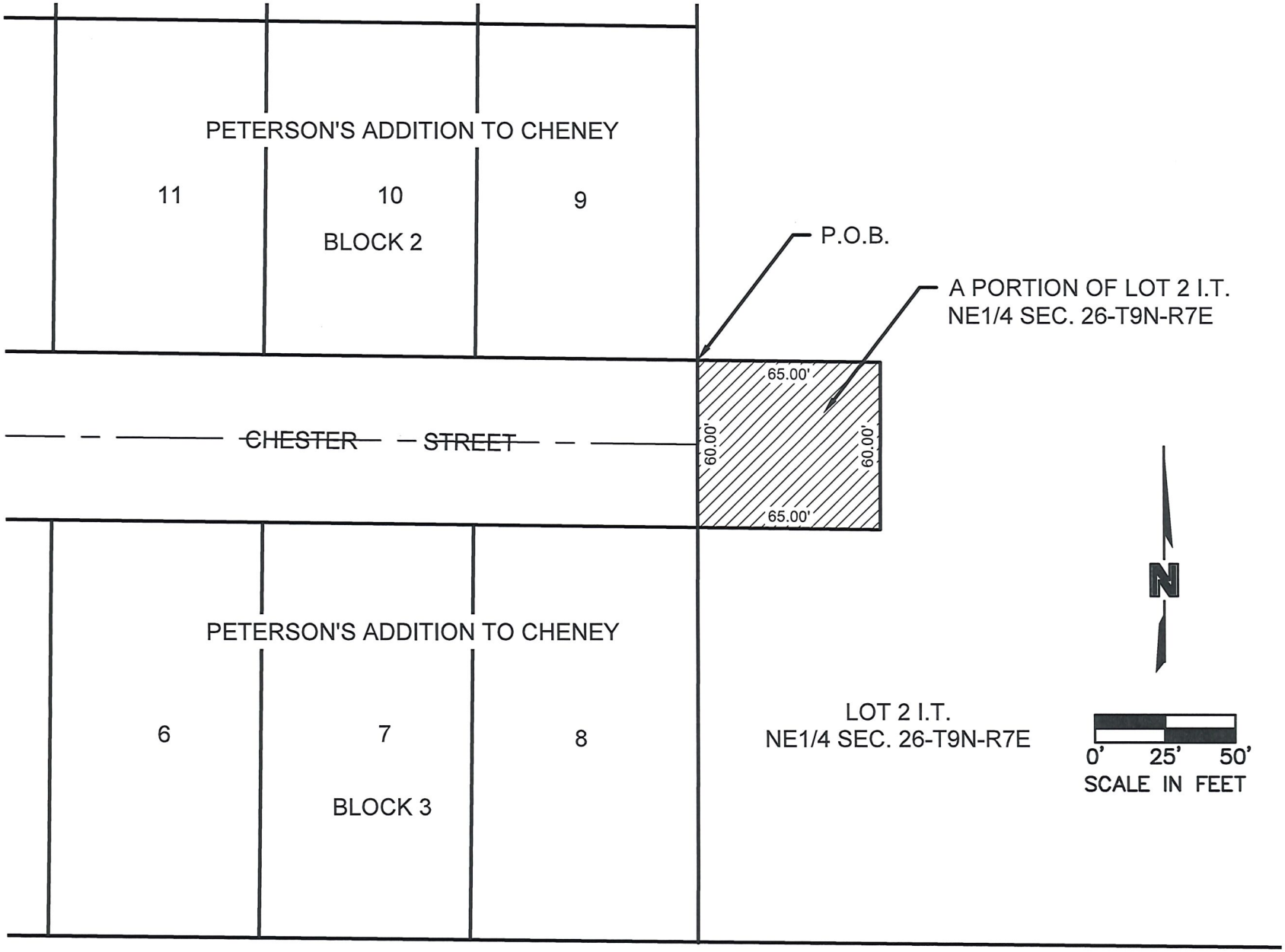
Witness my hand and notarial seal on this 16th day of SEPTEMBER, 2020

_____
Notary Public

GENERAL NOTARY - State of Nebraska
PATRICK A. DETTMER
My Comm. Exp. March 12, 2024

MARCH 12, 2024
My Commission Expires

Exhibit A


PETERSON'S ADDITION TO CHENEY
11
10
9
BLOCK 2
P.O.B.
A PORTION OF LOT 2 I.T.
NE1/4 SEC. 26-T9N-R7E
65.00'
60.00'
60.00'
65.00'
CHESTER STREET
PETERSON'S ADDITION TO CHENEY
6
7
8
BLOCK 3
LOT 2 I.T.
NE1/4 SEC. 26-T9N-R7E
N
0' 25' 50'
SCALE IN FEET

ATTACHMENT B

FRONTAGE ROAD DEDICATION

LOCATED IN THE NE QUARTER OF THE NE QUARTER OF SECTION 26, TOWNSHIP 9, RANGE 7, OF THE 6TH P.M., LANCASTER COUNTY, NEBRASKA, LOT 2 NE

PROJECT TEAM CONTACT LIST

OWNER
TRACY GARCIA
9014 S 78TH ST
LINCOLN, NE 68518
PHONE: 402-525-4664

ENGINEER
OLSSON
601 P. ST., #200
LINCOLN, NE 68508
CONTACT: ERIC BEIERMANN
PHONE: 402-458-5915

VICINITY MAP
NOT TO SCALE

N

SHEET INDEX		
SHEET NO.	SHEET TITLE	DATE
1	COVER	8/7/2020
2	SITE PLAN	8/7/2020
3	DRAINAGE PLAN	8/7/2020

olsson
601 P Street, Suite 200
P.O. Box 84608
Lincoln, NE 68508
TEL 402.474.6311 www.olsson.com

PRELIMINARY NOT FOR CONSTRUCTION

REV. NO.	DATE	REVISIONS DESCRIPTION

REVISIONS

COVER

FRONTAGE ROAD DEDICATION

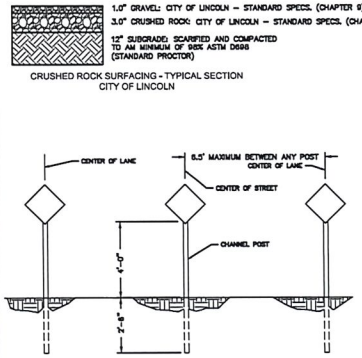
LINCOLN, NE

2020

drawn by: JJK
checked by: EJB
approved by: BTS
QA/QC by: EJB
project no.: 020-1892
drawing no.:
date: 07/24/2020

SHEET 1 of 3

DWG: F:\2020\1501-2000\020-1892\40-Design\AutoCAD\Final Plans\Sheets\GNCV\C_TTL01_0201892.dwg USER: jallingson
DATE: Aug 06, 2020 9:04am XREFS: C_PtbLK_0201892 C_BER_0201892



DEAD END SIGNING
NOT TO SCALE

- SIGNS SHALL BE 18" RED DIAMOND PANEL WITH HIGH INTENSITY SHEETING.
- SIGNS TO BE PLACED 18" FROM EDGE OF PAVEMENT TO POST.

N

0' 10' 20' 40'
SCALE IN FEET

olsson
601 P Street, Suite 200
P.O. Box 84608
Lincoln, NE 68508
TEL 402.474.6311
www.olsson.com

PRELIMINARY NOT FOR CONSTRUCTION

REV. NO.	DATE	REVISION/S DESCRIPTION

REVISIONS

SITE PLAN

FRONTAGE ROAD DEDICATION

LINCOLN, NE

2020

drawn by:	JJE
checked by:	EJH
approved by:	BTS
QA/QC by:	EJH
project no.:	020-1892
drawing no.:	
date:	07/24/2020

SHEET 2 of 3

DWG: F:\2020\1501-2000\020-1892\40-Design\AutoCAD\Final Plans\Sheets\GNCV\C_ST01_0201892.dwg USER: jellingson
DATE: Aug 06, 2020 9:01am XREFS: C_XTOP0_0201892 C_XBASE_0201892 C_FTBLK_0201892 C_ADRL_0201892 C_PBASE_0201892

ATTACHMENT C

olsson
601 P Street, Suite 200
P.O. Box 84608
Lincoln, NE 68508
TEL 402.474.6311
www.olsson.com

PRELIMINARY NOT FOR CONSTRUCTION

REV. NO.	DATE	REVISIONS DESCRIPTION

REVISIONS

DRAINAGE PLAN

FRONTAGE ROAD DEDICATION

LINCOLN, NE

2020

drawn by: JJR
checked by: EJB
approved by: BTS
QA/QC by: EJB
project no.: 020-1892
drawing no.:
date: 07/24/2020

SHEET 3 of 3

DWG. F:\2020\1501-2000\020-1892\40-Design\AutoCAD\Final Plans\Sheets\GNCV\C_GR001_0201892.dwg USER: jeffingson
DATE: Aug 06, 2020 9:01am XREFS: C_XTOPO_0201892 C_XBASE_0201892 C_PTBLK_0201892 C_APR_0201892 C_PBASE_0201892

20-200
Genoa Healthcare, LLC
Supplier Response

Event Information

Number: 20-200
Title: Pharmacy & Related Services - Lancaster County (Rebid)
Type: Notice to Bidders
Issue Date: 8/31/2020
Deadline: 9/9/2020 12:00 PM (CT)
Notes: This is a rebid of 20 – 164. Vendors must read and respond to all requirements of this bid. Responses from previous bid will not be carried over.

Contact Information

Contact: Robert Walla Purchasing Agent
Address: Suite 200
Purchasing
440 S. 8th St.
Lincoln, NE 68508
Phone: 1 (402) 441-8309
Fax: 1 (402) 441-6513
Email: rwalla@lincoln.ne.gov

Genoa Healthcare, LLC Information

Contact: Sales Department
Address: 3140 Neil Armstrong Blvd
Suite 110
Eagan, MN 55121
Phone: (651) 688-0258
Fax: (651) 688-3132
Toll Free: (888) 436-6279
Email: genoa_info@genoahealthcare.com

By submitting your response, you certify that you are authorized to represent and bind your company.

Rhett Kumar Mosqueda
Signature

rmosqueda@genoahealthcare.com
Email

Submitted at 9/9/2020 9:07:36 AM

Response Attachments

Final draft for Lancaster County RFP.pdf

Genoa's response to Lancaster County's RFP

Bid Attributes

1	**Electronic Signature** Please check here for your electronic signature. Yes
2	**Instructions to Bidders** I acknowledge reading and understanding the Instructions to Bidders. Yes
3	**Insurance Requirements and Endorsements** Vendor agrees to provide insurance coverage for each checked box on the Insurance Clause document in the Bid Attachments including the submission of the Certificate of ACORD and the applicable endorsements. Insurance Certificate and required Endorsements are required at time of contract execution by the vendor. **Vendors are strongly encouraged to send the insurance requirements and endorsement information to their insurance agent prior to bid close in order to expedite the contract execution process.** Yes
4	**Specifications** I acknowledge reading and understanding the specifications. Yes

5	**Bid Documents** I acknowledge and accept that it is my responsibility as a Bidder to promptly notify the Purchasing Department Staff prior to the close of the bid of any ambiguity, inconsistency or error which I may discover upon examination of the bid documents including, but not limited to the Specifications. Yes
6	**Sample Contract** I acknowledge reading and understanding the sample contract. Yes
7	**Government/Corporate Purchase Card** Will your company accept payment by a Visa/Purchase Card? Yes/No _____ 1) If yes, will your company charge a fee for accepting a Visa/Purchase Card? Yes/No _____ 2) If yes, do you require payment upon receipt of order? Yes/No _____ 3) If yes, will you accept payment after delivery and acceptance of product/equipment/service? Yes/No _____ Yes 1) no 2) no 3) yes
8	**Quantities** I acknowledge that the quantities listed for each line item are an estimated amount. The City/County does not guarantee any dollar amount or order quantities for the term of the contract. Y
9	**Contact** Name of person submitting this bid: Rhett Mosqueda
10	**Tax Exempt Certification Forms** Materials being purchased in this bid are tax exempt and unit prices are reflected as such. A Purchasing Agent Appointment form and a Exempt Sales Certificate form shall be issued with contract documents. (Note: State Tax Law does not provide for sales tax exemption for proprietary functions for government, thereby excluding the purchases of pipes to be installed in water lines and purchase of water meters.) Yes
11	**U.S. Citizenship Attestation** **Is your company legally considered an Individual or Sole Proprietor: YES or NO** As a Vendor who is legally considered an Individual or a Sole Proprietor I hereby understand and agree to comply with the requirements of the United States Citizenship Attestation Form, available at: http://www.sos.ne.gov/business/notary/citizenforminfo.html All awarded Vendors who are legally considered an Individual or a Sole Proprietor must complete the form and submit it with contract documents at time of execution. If a Vendor indicates on such attestation form that he or she is a qualified alien, the Vendor agrees to provide the US Citizenship and Immigration Services documentation required to verify the Vendor's lawful presence in the United States using the Systematic Alien Verification for Entitlements (SAVE) Program. Vendor further understands and agrees that lawful presence in the United States is required and the Vendor may be disqualified or the Contract terminated if such lawful presence cannot be verified as required by Neb. Rev. Stat. 4-108. Yes

12 Term Clause of Contract with Escalation/De-Escalation - 4 year

I acknowledge that the term of the contract is for a four (4) year term from the date of the executed contract.

(a) Are your bid prices firm for the full contract period. YES or NO _____

(b) Are your bid prices subject to escalation/de-escalation. YES or NO _____

(c) If (b), state period for which prices will remain firm: through _____

a) no b) yes

13 Submittal Information

I have completed and attached all of the submittals listed in the specifications to the Response Attachment section of the Ebid response. Submittal information is to be typed on company letterhead.

Yes

14 Drug Markup

The list of Line Items for pricing is a partial list of all drugs ordered by the Mental Health Center. Vendor shall indicate the percent of markup for these drugs and all others that are included on the list in the Bid Attachments. The markup may be included in this Attribute or added to the documents which are submitted and attached to the bid.

Our prices are based on an AWP formula, this is explained in the attachment

15 Prescription Cost

Is the cost of each prescription the same regardless of the payor? Is there a difference in price for medication if it is a facility pay for a client vs. stock?

The costs are the same for facility pay for a client vs stock. If the client is insured, the costs may differ from the facility pay

Bid Lines

1 Olanzapine 10mg

Quantity: 2800 UOM: EA Unit Price: $0.54 Total: $1,512.00

Item Notes: Estimated quantity is based on a four year contract.

2 Olanzapine 15mg

Quantity: 400 UOM: EA Unit Price: $0.47 Total: $188.00

Item Notes: Estimated quantity is based on a four year contract.

3 Haloperidol Lactate 5MG/ML Vial

Quantity: 2400 UOM: EA Unit Price: $21.86 Total: $52,464.00

Item Notes: Estimated quantity is based on a four year contract.

4 Gabapentin 600 MG Tablet

Quantity: 3600 UOM: EA Unit Price: $0.48 Total: $1,728.00

Item Notes: Estimated quantity is based on a four year contract.

5 Divalproex Sodium ER - 500 mg tablet

Quantity: 2700 UOM: EA Unit Price: $0.57 Total: $1,539.00

Item Notes: Estimated quantity is based on a four year contract.

6	Lithium 300 MG Cap					
	Quantity: 800	UOM: EA	Unit Price:	$0.42	Total:	$336.00
	Item Notes: Estimated quantity is based on a four year contract.					
7	Geodon 20 MG/ML Vial					
	Quantity: 45	UOM: EA	Unit Price:	$64.15	Total:	$2,886.75
	Item Notes: Estimated quantity is based on a four year contract.					
8	Resperidone 1 MG Tablet					
	Quantity: 700	UOM: EA	Unit Price:	$0.38	Total:	$266.00
	Item Notes: Estimated quantity is based on a four year contract.					
9	Haloperidol 10 MG Tablet					
	Quantity: 400	UOM: EA	Unit Price:	$0.77	Total:	$308.00
	Item Notes: Estimated quantity is based on a four year contract.					
10	Lithium Carbonate					
	Quantity: 100	UOM: EA	Unit Price:	$0.56	Total:	$56.00
	Item Notes: Estimated quantity is based on a four year contract.					
11	Metoprolol Succ ER 100 MG Tab					
	Quantity: 1000	UOM: EA	Unit Price:	$0.46	Total:	$460.00
	Item Notes: Estimated quantity is based on a four year contract.					
12	Pantoprazole SOD DR 40 MG Tab					
	Quantity: 400	UOM: EA	Unit Price:	$0.48	Total:	$192.00
	Item Notes: Estimated quantity is based on a four year contract.					
13	Omeprazole DR 20 MG Capsule					
	Quantity: 1200	UOM: EA	Unit Price:	$0.43	Total:	$516.00
	Item Notes: Estimated quantity is based on a four year contract.					
14	Lamotrigine 24 MG Tablet					
	Quantity: 500	UOM: EA	Unit Price:	$0.47	Total:	$235.00
	Item Notes: Estimated quantity is based on a four year contract.					
15	Quetipine Fumarate 200 MG Tab					
	Quantity: 320	UOM: EA	Unit Price:	$0.55	Total:	$176.00
	Item Notes: Quantity is based on 4 year estimate					
16	Divalproex SOD ER 250 MG Tab					
	Quantity: 500	UOM: EA	Unit Price:	$0.60	Total:	$300.00
	Item Notes: Estimated quantity is based on a four year contract.					

17	Dispensing Fee Quantity: 3600 UOM: EA Item Notes: Estimated quantity is based on a four year contract. (900 per year)

No Bid

18	Delivery Fee Quantity: 1460 UOM: EA Unit Price: $8.00 Total: $11,680.00 Item Notes: Estimated quantity is based on a four year contract with 1 delivery each day. Additional deliveries may be requested and will be charged at the same unit price rate submitted. Supplier Notes: *Can increase rate due to gas prices "FUEL SURCHARGE"*

Response Total: $74,842.75

20-200
PharMerica
Supplier Response

Event Information

Number: 20-200
Title: Pharmacy & Related Services - Lancaster County (Rebid)
Type: Notice to Bidders
Issue Date: 8/31/2020
Deadline: 9/9/2020 12:00 PM (CT)
Notes: This is a rebid of 20 – 164. Vendors must read and respond to all requirements of this bid. Responses from previous bid will not be carried over.

Contact Information

Contact: Robert Walla Purchasing Agent
Address: Suite 200
Purchasing
440 S. 8th St.
Lincoln, NE 68508
Phone: 1 (402) 441-8309
Fax: 1 (402) 441-6513
Email: rwalla@lincoln.ne.gov

PharMerica Information

Contact: Cory Stoner
Address: 6528 South 118th St
Omaha, NE 68137
Phone: (502) 432-5265
Email: cory.stoner@pharmerica.com

By submitting your response, you certify that you are authorized to represent and bind your company.

Robert Dries
Signature

robert.dries@pharmerica.com
Email

Submitted at 9/9/2020 9:05:38 AM

Response Attachments

PharMerica response to bid number 20-200 - Pharmacy & Related Services.pdf

PharMerica response to bid number 20-200 - Pharmacy & Related Services

Bid Attributes

1	**Electronic Signature** Please check here for your electronic signature. Yes
2	**Instructions to Bidders** I acknowledge reading and understanding the Instructions to Bidders. Yes
3	**Insurance Requirements and Endorsements** Vendor agrees to provide insurance coverage for each checked box on the Insurance Clause document in the Bid Attachments including the submission of the Certificate of ACORD and the applicable endorsements. Insurance Certificate and required Endorsements are required at time of contract execution by the vendor. **Vendors are strongly encouraged to send the insurance requirements and endorsement information to their insurance agent prior to bid close in order to expedite the contract execution process.** Yes
4	**Specifications** I acknowledge reading and understanding the specifications. Yes
5	**Bid Documents** I acknowledge and accept that it is my responsibility as a Bidder to promptly notify the Purchasing Department Staff prior to the close of the bid of any ambiguity, inconsistency or error which I may discover upon examination of the bid documents including, but not limited to the Specifications. Yes

6	**Sample Contract** I acknowledge reading and understanding the sample contract. Yes
7	**Government/Corporate Purchase Card** Will your company accept payment by a Visa/Purchase Card? Yes/No _____ 1) If yes, will your company charge a fee for accepting a Visa/Purchase Card? Yes/No _____ 2) If yes, do you require payment upon receipt of order? Yes/No _____ 3) If yes, will you accept payment after delivery and acceptance of product/equipment/service? Yes/No _____ No 1) NA 2) N/A 3) N/A
8	**Quantities** I acknowledge that the quantities listed for each line item are an estimated amount. The City/County does not guarantee any dollar amount or order quantities for the term of the contract. Y
9	**Contact** Name of person submitting this bid: Cory Stoner
10	**Tax Exempt Certification Forms** Materials being purchased in this bid are tax exempt and unit prices are reflected as such. A Purchasing Agent Appointment form and a Exempt Sales Certificate form shall be issued with contract documents. (Note: State Tax Law does not provide for sales tax exemption for proprietary functions for government, thereby excluding the purchases of pipes to be installed in water lines and purchase of water meters.) Yes
11	**U.S. Citizenship Attestation** **Is your company legally considered an Individual or Sole Proprietor: YES or NO** As a Vendor who is legally considered an Individual or a Sole Proprietor I hereby understand and agree to comply with the requirements of the United States Citizenship Attestation Form, available at: http://www.sos.ne.gov/business/notary/citizenforminfo.html All awarded Vendors who are legally considered an Individual or a Sole Proprietor must complete the form and submit it with contract documents at time of execution. If a Vendor indicates on such attestation form that he or she is a qualified alien, the Vendor agrees to provide the US Citizenship and Immigration Services documentation required to verify the Vendor's lawful presence in the United States using the Systematic Alien Verification for Entitlements (SAVE) Program. Vendor further understands and agrees that lawful presence in the United States is required and the Vendor may be disqualified or the Contract terminated if such lawful presence cannot be verified as required by Neb. Rev. Stat. 4-108. Pharmacy Corporation of America dba PharMerica is not legally considered an individual or sole proprietor.

12 Term Clause of Contract with Escalation/De-Escalation - 4 year

I acknowledge that the term of the contract is for a four (4) year term from the date of the executed contract.

(a) Are your bid prices firm for the full contract period. YES or NO _____

(b) Are your bid prices subject to escalation/de-escalation. YES or NO _____

(c) If (b), state period for which prices will remain firm: through _____

(a) No (b) Yes (c) October 9, 2021 - A 3% annual increase may apply thereafter

13 Submittal Information

I have completed and attached all of the submittals listed in the specifications to the Response Attachment section of the Ebid response. Submittal information is to be typed on company letterhead.

Yes

14 Drug Markup

The list of Line Items for pricing is a partial list of all drugs ordered by the Mental Health Center. Vendor shall indicate the percent of markup for these drugs and all others that are included on the list in the Bid Attachments. The markup may be included in this Attribute or added to the documents which are submitted and attached to the bid.

Generic: AWP - 80%
Brand: WAC + 2%
OTC: WAC + 15%

15 Prescription Cost

Is the cost of each prescription the same regardless of the payor? Is there a difference in price for medication if it is a facility pay for a client vs. stock?

The difference in the cost of a medication order does vary depending on payor. If a prescription is dispensed as a patient-specific order, a dispense fee is factored in to the price. If a bulk order of a medication is sold to the facility as stock, the dispense fee is not added. Outside of contracted pricing with a customer, we establish individual reimbursement contracts with third parties.

Bid Lines

1 Olanzapine 10mg

Quantity: 2800 UOM: EA Unit Price: $0.27 Total: $756.00

Item Notes: Estimated quantity is based on a four year contract.

2 Olanzapine 15mg

Quantity: 400 UOM: EA Unit Price: $0.42 Total: $168.00

Item Notes: Estimated quantity is based on a four year contract.

3 Haloperidol Lactate 5MG/ML Vial

Quantity: 2400 UOM: EA Unit Price: $1.84 Total: $4,416.00

Item Notes: Estimated quantity is based on a four year contract.

4 Gabapentin 600 MG Tablet

Quantity: 3600 UOM: EA Unit Price: $0.23 Total: $828.00

Item Notes: Estimated quantity is based on a four year contract.

5	Divalproex Sodium ER - 500 mg tablet					
	Quantity: 2700	UOM: EA	Unit Price:	$0.81	Total:	$2,187.00
	Item Notes: Estimated quantity is based on a four year contract.					
6	Lithium 300 MG Cap					
	Quantity: 800	UOM: EA	Unit Price:	$0.08	Total:	$64.00
	Item Notes: Estimated quantity is based on a four year contract.					
7	Geodon 20 MG/ML Vial					
	Quantity: 45	UOM: EA	Unit Price:	$57.13	Total:	$2,570.85
	Item Notes: Estimated quantity is based on a four year contract.					
8	Resperidone 1 MG Tablet					
	Quantity: 700	UOM: EA	Unit Price:	$0.22	Total:	$154.00
	Item Notes: Estimated quantity is based on a four year contract.					
9	Haloperidol 10 MG Tablet					
	Quantity: 400	UOM: EA	Unit Price:	$1.73	Total:	$692.00
	Item Notes: Estimated quantity is based on a four year contract.					
10	Lithium Carbonate					
	Quantity: 100	UOM: EA	Unit Price:	$0.31	Total:	$31.00
	Item Notes: Estimated quantity is based on a four year contract.					
	Supplier Notes: This pricing represents Lithium Carbonate ER 450 MG tab.					
11	Metoprolol Succ ER 100 MG Tab					
	Quantity: 1000	UOM: EA	Unit Price:	$0.86	Total:	$860.00
	Item Notes: Estimated quantity is based on a four year contract.					
12	Pantoprazole SOD DR 40 MG Tab					
	Quantity: 400	UOM: EA	Unit Price:	$0.19	Total:	$76.00
	Item Notes: Estimated quantity is based on a four year contract.					
13	Omeprazole DR 20 MG Capsule					
	Quantity: 1200	UOM: EA	Unit Price:	$0.09	Total:	$108.00
	Item Notes: Estimated quantity is based on a four year contract.					
14	Lamotrigine 24 MG Tablet					
	Quantity: 500	UOM: EA	Unit Price:	$0.05	Total:	$25.00
	Item Notes: Estimated quantity is based on a four year contract.					
15	Quetipine Fumarate 200 MG Tab					
	Quantity: 320	UOM: EA	Unit Price:	$0.34	Total:	$108.80
	Item Notes: Quantity is based on 4 year estimate					

16	Divalproex SOD ER 250 MG Tab					
	Quantity: 500	UOM: EA	Unit Price:	$0.14	Total:	$70.00
	Item Notes: Estimated quantity is based on a four year contract.					

17	Dispensing Fee					
	Quantity: 3600	UOM: EA	Unit Price:	$3.75	Total:	$13,500.00
	Item Notes: Estimated quantity is based on a four year contract. (900 per year)					

18	Delivery Fee					
	Quantity: 1460	UOM: EA	Unit Price:	$0.00	Total:	$0.00
	Item Notes: Estimated quantity is based on a four year contract with 1 delivery each day. Additional deliveries may be requested and will be charged at the same unit price rate submitted.					

Response Total: $26,614.65

CITY OF LINCOLN™ NEBRASKA

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September 17, 2020

Sean Flowerday, Chair
Lancaster County Board of Commissioners
555 South 10th Street, Room 110
Lincoln, NE 68508

Dear Mr. Flowerday:

Walt Broer has resigned as the County Liaison to the Library Board of Trustees of Lincoln City Libraries.

The County Board is responsible for the appointment of the County Liaison. In the past, the County Board has asked the Library Board to collect and review the resumes of interested individuals. All submissions are then forwarded to the County Board with any recommendations the Library Board may have of candidates who may best meet the needs of the Library Board at this time.

The County liaison is a non-voting member of the Library Board and must reside outside of the Lincoln city limits within Lancaster County.

Please let me know if you wish us to begin the application process following the previous procedures.

Sincerely,

Pat Leach
Library Director