

The Belden Retirement Savings Plan At a Glance





This chart highlights the key features of the Belden Retirement Savings Plan, including information about eligibility, enrollment, how much you may contribute, how and when you can access your money, how to make changes in your elections and how to request in-service and final distributions. Refer to your Summary Plan Description for more details on each of these and other features.

The Belden Retirement Savings Plan General Plan Information	
Who is Eligible	You are eligible to participate in the plan if you are an active employee of Belden (with certain exceptions) and are paid in U.S. dollars from a U.S. payroll.
When You May Participate	You are eligible to participate beginning on your date of hire by enrolling in the plan.
How to Enroll	<p>You may enroll by:</p> <ul style="list-style-type: none"> • calling Prudential's toll-free number: 877-PRU-2100 (877-778-2100). • logging in to Prudential's participant website (prudential.com/online/retirement). • completing and submitting a Retirement Savings Plan Enrollment Form and the Retirement Savings Plan Beneficiary Designation Form to your Human Resources Department. Your contributions will be deducted automatically from your paycheck as soon as administratively feasible.
How Much You Can Contribute	You may contribute 1% to 75% (in whole percentages) of your pay on a pre-tax basis or Roth contributions.
IRS Limit on Pre-tax and Roth Contributions	The IRS limits your annual pre-tax or Roth contributions. Any matching contribution does not count toward this limit. The limit for 2016 is \$18,000.
Catch-up Contributions	If you will be at least age 50 during the calendar year and you contribute the maximum contribution allowed, you may make an additional pre-tax or Roth contribution to the plan known as a catch-up contribution. The catch-up contribution limit for 2016 is \$6,000.
Making Changes in Your Contributions	You may make changes in your contribution election (increasing, decreasing or stopping) at any time. Your change will be effective as soon as administratively feasible.
Belden Matching Contributions	Belden matches your contributions as follows: For every \$1 you contribute up to 3% of pay, Belden contributes \$1 to your account— That's giving your savings an extra boost! For every \$1 you contribute beyond the first 3%, up to 6% of pay, Belden contributes \$0.50.
When You Are Vested	You are immediately 100% vested in your contributions and Belden's matching contributions.

The Belden Retirement Savings Plan General Plan Information

Roth Contributions

Your retirement plan allows you to make after-tax Roth contributions to your account. Roth contributions combine the savings and investment features of a traditional pre-tax retirement program with the tax-free distribution features of the Roth IRA. If you meet certain requirements, the Roth money you withdraw at retirement—and its investment earnings—won't be taxable.

In-Plan Roth Rollover

An "In-Plan Roth Rollover" is the act of rolling over eligible dollars within an eligible retirement plan in order to convert it to Roth money within the plan. Even though the money rolled over stays in the retirement plan, amounts rolled over to Roth are treated as distributions and are generally taxable in the year of rollover. The In-Plan Roth Rollover feature is only available from your rollover account or accounts where you are eligible to take a distribution—generally at age 59½ or later.

IRS Annual Plan Maximums

The IRS limits the total amount of contributions (your pre-tax, Roth and Belden matching contributions). For 2016, this limit is 100% of your pay or \$53,000 annually, whichever is less. Any rollover contributions you make are not subject to the annual plan maximum. The maximum amount of compensation that may be used to determine your contributions is \$265,000 in 2016.

How Your Money is Invested

You may choose to invest in any one or more of the following investment funds:

- Guaranteed Income Fund
- Prudential Core Plus Bond Fund of the Prudential Trust Company Collective Trust
- Vanguard Total Bond Market Index Adm*
- Vanguard Inflation-Protected Secs Adm*
- Vanguard Target Retirement 2015 INV*
- Vanguard Target Retirement 2020 INV*
- Vanguard Target Retirement 2025 INV*
- Vanguard Target Retirement 2030 INV*
- Vanguard Target Retirement 2035 INV*
- Vanguard Target Retirement 2040 INV*
- Vanguard Target Retirement 2045 INV*
- Vanguard Target Retirement 2050 INV*
- Vanguard Target Retirement 2055 INV*
- Vanguard Target Retirement 2060 INV*
- Vanguard Target Retirement Income INV*
- JPMorgan US Equity R6*
- Vanguard Institutional Index I*
- Vanguard Extended Market Index Adm*
- Eaton Vance Atlanta Capital SMID-Cap R6*
- Vanguard FTSE All-World ex-US Idx Admiral*
- MFS Intl International Equity*

**Registered Mutual Funds*

The target date is the approximate date when investors plan to start withdrawing their money. The asset allocation of the target-date funds will become more conservative as the target date approaches by lessening your equity exposure and increasing your 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.

All investing involves various risks, such as; fixed income (interest rate), default, small cap, international and sector—including the possible loss of principal.

The funds offer varying levels of risk and return to meet your investment needs. Brief descriptions of these funds are listed at the end of this "At a Glance."

The Belden Retirement Savings Plan General Plan Information

How Belden's Matching Contributions Are Invested	Belden matching contributions are invested in the same way as your own pre-tax or Roth contributions are invested.
Contacting Prudential	<p>You can contact Prudential through their</p> <ul style="list-style-type: none"> toll-free number: 877-PRU-2100 (877-778-2100), which provides a toll-free phone system 24 hours a day, seven days a week, plus participant service representatives available Monday through Friday from 8 a.m. through 9 p.m. ET. Online retirement center (prudential.com/online/retirement), 24 hours a day, seven days a week. <p>You can use the same PIN to access information about both the Retirement Savings Plan and the Pension Plan, whether you use the toll-free number or the website.</p> <p>If you're a new user, you will need your name, Social Security number, birth date and ZIP code to create a PIN and a user ID.</p>
Loans	<p>You may request a loan for any reason, as long as you meet specific eligibility requirements:</p> <ul style="list-style-type: none"> You may have only one loan outstanding at any time. Minimum loan amount is \$1,000. Maximum loan amount is the lesser of either 50% of your total plan balance or \$50,000 less your largest outstanding loan balance during the last 12 months. Repayment is made through payroll deductions. You choose the length of the loan repayment period, up to five years (10 years if for purchase of principal residence). The interest rate equals the prime rate and is set each year prior to January 1.
Withdrawals	<ul style="list-style-type: none"> You may request a withdrawal if you are age 59½ or older. You may request a hardship withdrawal at any time if you experience a financial hardship (as defined by IRS regulations). You may request a withdrawal of your After-tax Contribution Account or your Rollover Contribution Account at any time. A withdrawal of pre-tax money is considered ordinary income and will be subject to applicable taxes. Amounts withdrawn are subject to income taxes. Withdrawals before age 59½ may also be subject to a 10% federal income tax penalty and plan restrictions. This information has been provided for your benefit and is not intended or designed to be tax advice. Neither Prudential Financial nor any of its affiliates provide tax or legal advice for which you should consult your qualified professional.
When Your Account is Paid	<p>Your account balance is payable when you:</p> <ul style="list-style-type: none"> retire terminate employment with the Company become permanently and totally disabled die (beneficiary is recipient)

The Belden Retirement Savings Plan General Plan Information

How Your Account is Paid

You may choose to have your account balance distributed to you in one or two parts:

- paid to you in a lump sum
- paid out in installments
- transferred to the Belden Pension Plan for an immediate annuity payment at any time after age 55 (if eligible)
- rolled over into another employer's plan
- or rolled over into a personal Individual Retirement Account (IRA)

You may also elect to leave a part or all of your account balance in the plan until a later date, as long as your remaining account balance after distribution is at least \$5,000.

Default Fund

If the plan receives a contribution from you and you have not provided your investment options, your contributions and your rollover contributions will be invested in an age appropriate Vanguard Target Retirement based on your age and assuming a retirement age of 65. A description of this fund is listed at the end of this "At a Glance."

IAR Account Investment

If you were a plan participant before January 1, 1999, and elected to leave your IAR Account in the plan, Belden invests your account with a goal of producing reasonably stable rates of return over time. IAR Accounts are currently invested in the Guaranteed Income Fund.



Investment Funds

The following are the investment funds and a general description of each fund. You can obtain detailed information on the investment funds by calling Prudential's automated phone system **877-778-2100** (877-778-2100) or by logging in to Prudential's online retirement center (prudential.com/online/retirement).

Fund Name	Fund Description
Guaranteed Income Fund	The Guaranteed Income Fund (GIF) is a Stable Value fund designed to provide safety of principal, liquidity and a competitive rate of return.
Prudential Core Plus Bond Fund	<p>The objective of the Fund is to outperform the Barclays U.S. Aggregate Bond Index (the "Benchmark") by 150 basis points over a full market cycle. The Prudential Core Plus Bond Fund seeks an excess return over the Barclays U.S. Aggregate Bond Index. The strategy aims to generate excess return from top-down sector allocation and bottom-up subsector/ security selection. Duration and yield curve are tactically managed. The strategy actively allocates to both benchmark and non-benchmark sectors, with heavy emphasis on the credit-oriented sectors.</p> <p>There is no assurance the objectives will be met.</p> <p>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.</p>
Vanguard Total Bond Market Index Adm*	<p>The investment seeks the performance of a broad, market-weighted bond index. The fund employs an indexing investment approach designed to track the performance of the Barclays U.S. Aggregate Float Adjusted Index. This index represents a wide spectrum of public, investment-grade, taxable, fixed income securities in the United States—including government, corporate and international dollar-denominated bonds, as well as mortgage-backed and asset-backed securities—all with maturities of more than 1 year. All of the fund's investments will be selected through the sampling process, and at least 80% of the fund's assets will be invested in bonds held in the index.</p> <p>There is no assurance the objectives will be met.</p> <p>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.</p>
Vanguard Inflation—Protected Secs Adm*	<p>The investment seeks to provide inflation protection and income consistent with investment in inflation-indexed securities. The fund invests at least 80% of its assets in inflation-indexed bonds issued by the U.S. government, its agencies and instrumentalities, and corporations. It may invest in bonds of any maturity; however, its dollar-weighted average maturity is expected to be in the range of 7 to 20 years. At a minimum, all bonds purchased by the fund will be rated investment-grade or, if unrated, will be considered by the advisor to be investment-grade.</p> <p>There is no assurance the objectives will be met.</p> <p>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.</p>

Fund Name	Fund Description
Vanguard Target Retirement 2015 Inv*	<p>The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2015 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.</p> <p>There is no assurance the objectives will be met.</p> <p>The target date is the approximate date when investors plan to start withdrawing their money. The asset allocation of the target-date funds will become more conservative as the target date approaches by lessening your equity exposure and increasing your exposure in fixed income type investments. The stated asset allocation may be subject to change. The principal value of an investment in a target-date fund is not guaranteed at any time, including the target date, and there is no guarantee that the funds will provide adequate retirement income. A target-date fund should not be selected based solely on age or retirement date. It is possible to lose money by investing in securities, including losses near and following retirement.</p>
Vanguard Target Retirement 2020 Inv*	<p>The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2020 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.</p> <p>There is no assurance the objectives will be met.</p> <p>The target date is the approximate date when investors plan to start withdrawing their money. The asset allocation of the target-date funds will become more conservative as the target date approaches by lessening your equity exposure and increasing your exposure in fixed income type investments. The stated asset allocation may be subject to change. The principal value of an investment in a target-date fund is not guaranteed at any time, including the target date, and there is no guarantee that the funds will provide adequate retirement income. A target-date fund should not be selected based solely on age or retirement date. It is possible to lose money by investing in securities, including losses near and following retirement.</p>
Vanguard Target Retirement 2025 Inv*	<p>The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2025 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.</p> <p>There is no assurance the objectives will be met.</p> <p>The target date is the approximate date when investors plan to start withdrawing their money. The asset allocation of the target-date funds will become more conservative as the target date approaches by lessening your equity exposure and increasing your exposure in fixed income type investments. The stated asset allocation may be subject to change. The principal value of an investment in a target-date fund is not guaranteed at any time, including the target date, and there is no guarantee that the funds will provide adequate retirement income. A target-date fund should not be selected based solely on age or retirement date. It is possible to lose money by investing in securities, including losses near and following retirement.</p>

Fund Name	Fund Description
Vanguard Target Retirement 2030 Inv*	<p>The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2030 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.</p> <p>There is no assurance the objectives will be met.</p> <p>The target date is the approximate date when investors plan to start withdrawing their money. The asset allocation of the target-date funds will become more conservative as the target date approaches by lessening your equity exposure and increasing your exposure in fixed income type investments. The stated asset allocation may be subject to change. The principal value of an investment in a target-date fund is not guaranteed at any time, including the target date, and there is no guarantee that the funds will provide adequate retirement income. A target-date fund should not be selected based solely on age or retirement date. It is possible to lose money by investing in securities, including losses near and following retirement.</p>
Vanguard Target Retirement 2035 Inv*	<p>Invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2035 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.</p> <p>There is no assurance the objectives will be met.</p> <p>The target date is the approximate date when investors plan to start withdrawing their money. The asset allocation of the target-date funds will become more conservative as the target date approaches by lessening your equity exposure and increasing your exposure in fixed income type investments. The stated asset allocation may be subject to change. The principal value of an investment in a target-date fund is not guaranteed at any time, including the target date, and there is no guarantee that the funds will provide adequate retirement income. A target-date fund should not be selected based solely on age or retirement date. It is possible to lose money by investing in securities, including losses near and following retirement.</p>
Vanguard Target Retirement 2040 Inv*	<p>The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2040 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.</p> <p>There is no assurance the objectives will be met.</p> <p>The target date is the approximate date when investors plan to start withdrawing their money. The asset allocation of the target-date funds will become more conservative as the target date approaches by lessening your equity exposure and increasing your exposure in fixed income type investments. The stated asset allocation may be subject to change. The principal value of an investment in a target-date fund is not guaranteed at any time, including the target date, and there is no guarantee that the funds will provide adequate retirement income. A target-date fund should not be selected based solely on age or retirement date. It is possible to lose money by investing in securities, including losses near and following retirement.</p>

Fund Name	Fund Description
Vanguard Target Retirement 2045 Inv*	<p>The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2045 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.</p> <p>There is no assurance the objectives will be met.</p> <p>The target date is the approximate date when investors plan to start withdrawing their money. The asset allocation of the target-date funds will become more conservative as the target date approaches by lessening your equity exposure and increasing your exposure in fixed income type investments. The stated asset allocation may be subject to change. The principal value of an investment in a target-date fund is not guaranteed at any time, including the target date, and there is no guarantee that the funds will provide adequate retirement income. A target-date fund should not be selected based solely on age or retirement date. It is possible to lose money by investing in securities, including losses near and following retirement.</p>
Vanguard Target Retirement 2050 Inv*	<p>The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2050 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.</p> <p>There is no assurance the objectives will be met.</p> <p>The target date is the approximate date when investors plan to start withdrawing their money. The asset allocation of the target-date funds will become more conservative as the target date approaches by lessening your equity exposure and increasing your exposure in fixed income type investments. The stated asset allocation may be subject to change. The principal value of an investment in a target-date fund is not guaranteed at any time, including the target date, and there is no guarantee that the funds will provide adequate retirement income. A target-date fund should not be selected based solely on age or retirement date. It is possible to lose money by investing in securities, including losses near and following retirement.</p>
Vanguard Target Retirement 2055 Inv*	<p>The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2055 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.</p> <p>There is no assurance the objectives will be met.</p> <p>The target date is the approximate date when investors plan to start withdrawing their money. The asset allocation of the target-date funds will become more conservative as the target date approaches by lessening your equity exposure and increasing your exposure in fixed income type investments. The stated asset allocation may be subject to change. The principal value of an investment in a target-date fund is not guaranteed at any time, including the target date, and there is no guarantee that the funds will provide adequate retirement income. A target-date fund should not be selected based solely on age or retirement date. It is possible to lose money by investing in securities, including losses near and following retirement.</p>

Fund Name	Fund Description
Vanguard Target Retirement 2060 Inv*	<p>The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2060 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.</p> <p>There is no assurance the objectives will be met.</p> <p>The target date is the approximate date when investors plan to start withdrawing their money. The asset allocation of the target-date funds will become more conservative as the target date approaches by lessening your equity exposure and increasing your exposure in fixed income type investments. The stated asset allocation may be subject to change. The principal value of an investment in a target-date fund is not guaranteed at any time, including the target date, and there is no guarantee that the funds will provide adequate retirement income. A target-date fund should not be selected based solely on age or retirement date. It is possible to lose money by investing in securities, including losses near and following retirement.</p>
Vanguard Target Retirement Income Inv*	<p>The investment seeks to provide current income and some capital appreciation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors currently in retirement. Its indirect bond holdings are a diversified mix of short-, intermediate- and long-term U.S. government, U.S. agency and investment-grade U.S. corporate bonds; inflation protected public obligations issued by the U.S. Treasury; mortgage-backed and asset-backed securities; and government, agency, corporate and securitized investment-grade foreign bonds issued in currencies other than the U.S. dollar.</p> <p>There is no assurance the objectives will be met.</p> <p>The target date is the approximate date when investors plan to start withdrawing their money. The asset allocation of the target-date funds will become more conservative as the target date approaches by lessening your equity exposure and increasing your exposure in fixed income type investments. The stated asset allocation may be subject to change. The principal value of an investment in a target-date fund is not guaranteed at any time, including the target date, and there is no guarantee that the funds will provide adequate retirement income. A target-date fund should not be selected based solely on age or retirement date. It is possible to lose money by investing in securities, including losses near and following retirement.</p>
JPMorgan US Equity R6*	<p>The investment seeks to provide high total return from a portfolio of selected equity securities. Under normal circumstances, the fund invests at least 80% of its assets in equity securities of U.S. companies. "Assets" means net assets, plus the amount of borrowings for investment purposes. In implementing its strategy, the fund primarily invests in common stocks of large- and medium-capitalization U.S. companies, but it may also invest up to 20% of its assets in common stocks of foreign companies, including depositary receipts.</p> <p>There is no assurance the objectives will be met.</p>
Vanguard Institutional Index I*	<p>The investment seeks to track the performance of a benchmark index that measures the investment return of large-capitalization stocks. The fund employs an indexing investment approach designed to track the performance of the Standard & Poor's 500 Index, a widely recognized benchmark of U.S. stock market performance that is dominated by the stocks of large U.S. companies. It attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index. There is no assurance the objectives will be met.</p>

Fund Name	Fund Description
Vanguard Extended Market Idx Adm*	<p>The investment seeks to track the performance of a benchmark index that measures the investment return of small- and mid-capitalization stocks. The fund employs an indexing investment approach designed to track the performance of the Standard & Poor's Completion Index, a broadly diversified index of stocks of small and mid-size U.S. companies. It invests all, or substantially all, of its assets in stocks of its target index, with nearly 80% of its assets invested in approximately 1,000 of the stocks in its target index, and the rest of its assets in a representative sample of the remaining stocks.</p> <p>There is no assurance the objectives will be met.</p> <p>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.</p>
Eaton Vance Atlanta Capital SMID-Cap R6*	<p>The investment seeks long-term capital growth. Under normal circumstances, the fund invests at least 80% of its net assets (plus any borrowings for investment purposes) in small- to mid-cap stocks (the "80% Policy"). The portfolio managers generally consider small- to mid-cap companies to be those companies having market capitalizations within the range of companies comprising the Russell 2500 TM Index.</p> <p>There is no assurance the objectives will be met.</p> <p>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.</p>
Vanguard FTSE All-Wid ex-US Idx Admiral*	<p>The investment seeks to track the performance of a benchmark index that measures the investment return of stocks of companies located in developed and emerging markets outside of the United States. The fund employs an indexing investment approach designed to track the performance of the FTSE All-World ex-US Index, a float-adjusted, market-capitalization-weighted index designed to measure equity market performance of international markets, excluding the United States. The index included 2,394 stocks of companies located in 45 countries, including both developed and emerging markets.</p> <p>There is no assurance the objectives will be met.</p> <p>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.</p>
MFS® Instl International Equity*	<p>The investment seeks capital appreciation. The fund normally invests at least 80% of the fund's net assets in equity securities. It normally invests the fund's assets primarily in foreign securities, including emerging market securities. The fund may invest a large percentage of its assets in issuers in a single country, a small number of countries, or a particular geographic region.</p> <p>There is no assurance the objectives will be met.</p> <p>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.</p>

*Registered mutual fund

It is important to note that there is no guarantee that the funds will meet their stated objective(s).



Amounts withdrawn (other than qualified Roth distributions) are subject to income taxes and potentially a 10% federal income tax penalty if taken before age 59½.

Investors should consider the fund's investment objectives, risks, charges and expenses before investing. The prospectus, and if available, the 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 that contain this and other information about our mutual funds. You should read the prospectus and the summary prospectus, if available, carefully before investing. You can lose money when investing in securities.

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

The Guaranteed Income Fund (GIF) is a group annuity product issued by **Prudential Retirement Insurance and Annuity Company (PRIAC)**, Hartford, CT 06103. Amounts contributed to the contract are deposited in PRIAC's general account. Payment obligations and the fulfillment of any guarantees specified in the group annuity contract are insurance claims supported by the full faith and credit of PRIAC. PRIAC periodically resets the interest rate credited on contract balances, subject to a minimum rate specified in the group annuity contract. Past interest rates are not indicative of future rates. This product is neither a mutual fund nor a bank product. The obligations of PRIAC are not insured by the FDIC or any other federal governmental agency.

Contract form # GA-2020-IA-0805 or state variation thereof.

Prudential Retirement is compensated in connection with this product when general account investment returns exceed the interest credited on contract balances. Prudential Retirement may earn fee revenue in addition to the foregoing compensation if your plan has agreed to pay contract charges, which are sometimes paid in respect of plan and participant recordkeeping and distribution services. For some plans, Prudential Retirement uses a portion of its aggregate compensation to satisfy the plan's request for allowances and for payments to defray plan expenses. If Prudential Retirement's aggregate compensation from this product and from other plan investment products exceeds the costs of servicing your plan, Prudential Retirement earns a profit; otherwise we incur a loss.

Frequent exchanging between plan investment options may harm long-term investors. Your plan or the plan's investment funds may have provisions to deter exchanges that may be abusive. These policies may require us to modify, restrict or suspend purchase or exchange privileges and/or impose redemption fees.

Neither Prudential Financial nor any of its representatives are tax or legal advisors and encourage you to consult your individual legal or tax advisor with any specific questions.

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

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.

© 2016 Prudential Financial, Inc. and its related entities. Prudential, the Prudential logo, the Rock symbol and Bring Your Challenges are service marks of Prudential Financial, Inc. and its related entities, registered in many jurisdictions worldwide.

0267591-00005-00

BBBRRE1
08/2016