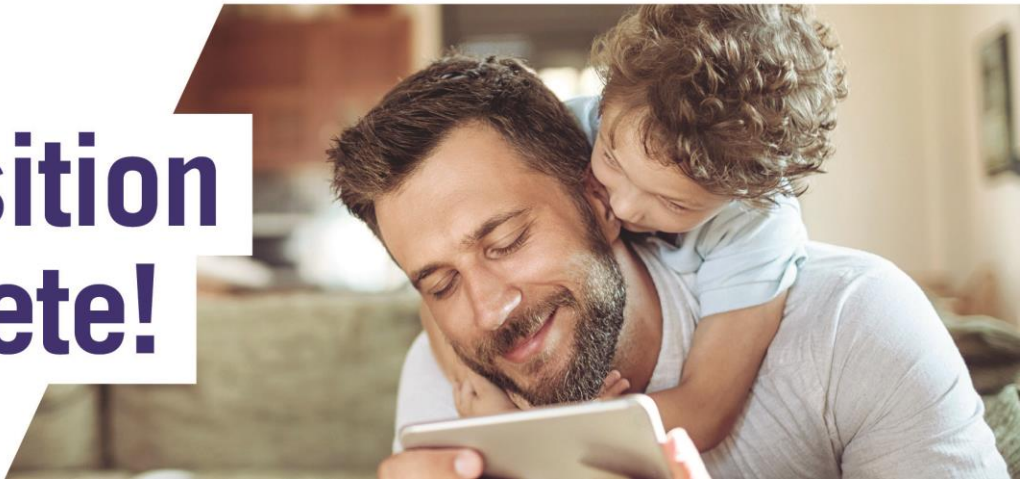


The transition is complete!



GOOD NEWS!

The transition of the **Iron Workers District Council of Southern Ohio & Vicinity Annuity Plan** is complete. You can now access your account and tap into the resources of Prudential—a company with a long history of helping people achieve their financial goals.

REGISTERING YOUR ACCOUNT

Register your account online at www.prudential.com/online/retirement

Here you can review your retirement plan information including your vested account balance research and change your investment options, model a loan, and view your outstanding loan status. To register, click **Register Now**. You will be prompted to create a user ID and password.

Please continue to contact the Fund Office for loans and withdrawals, beneficiary designations, and personal information changes.

After you complete the online registration process, Prudential will send a six-digit authentication code to you in the mail **within five to seven days after you register online**. Your hire date, termination date, and phone number will be initially hidden until you log back into your account and enter the six-digit code. This is an additional security protocol designed to protect your account when you first register for online access.

ACCESSING YOUR ACCOUNT

Online

Visit www.prudential.com/online/retirement to access your account and explore the new tools and resources at Prudential under the *My Financial Life* tab. From a financial self-assessment to a budget planner or debt manager, these tools can help you control your financial future. Prudential will actively support your financial health by offering additional resources, such as educational overviews and webinars that take a deeper dive into financial well-being topics.

Mobile App

After you register your account, you can also use Prudential's mobile app to access your account from your smartphone or tablet. The app lets you view your account balance, investments, and more. Install the "Prudential Retirement" mobile app from the Google Play® store or the App Store®.

Prudential Toll-Free Phone Line

If you have questions about your account, contact Prudential at **877-PRU-2100** (877-778-2100). Participant service representatives are available Monday through Friday, 8 a.m. to 9 p.m. ET. They can help you gain online access to your account, show you how to use the financial wellness tools, get plan information, and perform transactions such as investment election changes and investment allocation changes.

YOUR ACCOUNT

Loan Repayments

If you were paying your loan through automatic payments (ACH payments), please be aware that your banking information **did not** transfer to Prudential. Call Prudential and provide your banking institution information to resume ACH loan payments. If you do not set up ACH payments, Prudential will begin to bill you on a monthly basis.

Installment Payments

If you previously established automatic installment payments via electronic funds transfer (EFT), please be aware that your banking information **did not** transfer to Prudential. Call Prudential and provide your banking institution information to resume automatic EFT deposits. If you do not call Prudential to arrange automatic deposits, Prudential will send paper checks to your address on file on your scheduled payment dates.

LIVE YOUR BEST FINANCIAL LIFE

Financial wellness simply means managing your daily finances, saving for long-term goals like retirement, and protecting yourself against risk. Achieving financial wellness may seem daunting, but with the right action steps, like those above, you could be in a better position to reach your goals.



This material is intended to provide information only. This material is not intended as advice or recommendation about investing or managing your retirement savings. By sharing this information, Prudential Retirement® is not acting as your fiduciary as defined by the Department of Labor or otherwise. If you need investment advice, please consult with a qualified professional.

Amounts withdrawn are subject to income taxes and may also be subject to a 10% federal income tax penalty if taken before age 59½.

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