

**STAFF MEETING MINUTES
LANCASTER COUNTY BOARD OF COMMISSIONERS
COUNTY-CITY BUILDING
BILL LUXFORD STUDIO (FORMERLY KNOWN AS ROOM 113)
THURSDAY, MARCH 20, 2014
8:30 A.M.**

Commissioners Present: Brent Smoyer, Vice Chair
Deb Schorr
Jane Raybould
Roma Amundson

Commissioners Absent: Larry Hudkins, Chair

Others Present: Kerry Eagan, Chief Administrative Officer
Gwen Thorpe, Deputy Chief Administrative Officer
Dan Nolte, County Clerk
Cori Beattie, Deputy County Clerk
Ann Taylor, 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 March 19, 2014.

The Vice Chair noted the location of the Open Meetings Act and opened the meeting at 8:32 a.m.

AGENDA ITEM

1 APPROVAL OF THE MINUTES OF THE MARCH 11, 2014 STAFF MEETING AND JANUARY 30, 2014 MID-YEAR BUDGET RETREAT

MOTION: Raybould moved and Schorr seconded approval of the minutes of the March 11, 2014 Staff Meeting and January 30, 2014 Mid-Year Budget Retreat. Schorr, Raybould, Amundson and Smoyer voted aye. Hudkins was absent from voting. Motion carried 4-0.

2 ADDITIONS TO AGENDA

- A. Request to Region V Systems for Approval for Behavioral Health Services for Fiscal Year 2014-2015 (Exhibit A)
- B. Meeting with Marvin Krout, Planning Director, and Sara Hartzell, Planner II

- C. Letter from Kit Boesch, Human Services Administrator, Regarding Offices Adjoining the Human Services Department Being Vacated (Exhibit B)

MOTION: Amundson moved and Raybould seconded approval of the additions to the agenda. Raybould, Amundson, Schorr and Smoyer voted aye. Hudkins was absent from voting. Motion carried 4-0.

3 LEGISLATIVE UPDATE - Joe Kohout, Kissel/E&S Associates (Legislative Consultant)

Joe Kohout, Kissel/E&S Associates, presented a legislative update, noting bills that relate to the County's legislative priorities and other legislation of potential interest to the County (Exhibits C and D). He noted amendments to Legislative Bill (LB) 464 (Change provisions relating to the juvenile justice system, arraignment, court jurisdiction, services for juveniles and families, and truancy) were adopted on Tuesday and the bill was advanced to Final Reading. He said concerns were expressed regarding the additional dollars for county aid that were included and an additional amendment may be offered on Final Reading to create a "stair step" approach. In response to a question from Raybould, Sara Hoyle, Juvenile Justice Coordinator, appeared and said the bill prohibits funding for office space and equipment going forward. **NOTE:** Lancaster County has already received \$50,000 for those expenses for the coming fiscal year.

Kohout noted a move to invoke cloture following lengthy debate on LB 887, the Medicaid expansion bill, was unsuccessful and said it is unlikely the bill will progress any further this session. Senator Coash was the only senator from the Lancaster County delegation who voted no on cloture. Raybould said she would like the record to reflect that Senator Coash declined to communicate with members of the Lancaster County Board regarding this issue.

Kohout also reported the Appropriations Committee included an appropriation of \$5,000,000 in the Department of Corrections' budget to authorize the department to negotiate with counties to hold up to 150 state prisoners in county jail facilities.

Raybould asked what direction LB 907 (Provide for supervised release, re-entry probation officers, create the Nebraska Center for Justice Research, and change presentence investigations and good time provisions) and LB 999 (Adopt the Criminal Justice Reentry and Data Act and create the Reentry Programming Board) are moving. Kohout said both bills have been scaled back from their original versions and represent short-term measures to address needs that have been identified. He said the Legislature and the Judicial and Executive Branches have agreed to allow the Council of State Governments to come in and look at our system and try to determine what

changes are needed to adult corrections. Kohout said there is consensus to not do a lot until the results of that evaluation are received. He noted there are two components in LB 999: 1) Renovation of the former Hastings Regional Center to serve as a correctional mental health facility; and 2) Purchase a facility in Airpark from the Lincoln Airport Authority that Lancaster County had leased and used as a correctional facility.

Raybould also inquired about LB 1092 (Authorize issuance of highway construction bonds). Kohout said the bill was debated last week and it is his understanding the Speaker of the Legislature has made a commitment that the bill will be back on the agenda.

Schorr inquired about the status of LB 885 (Require the use of the income approach to value certain real property for tax purposes). Kohout said there are efforts to include it in a priority bill and said he will continue to monitor the bill.

ADMINISTRATIVE OFFICER REPORT

A. City-County Common Meeting Agenda Items (Monday, April 7, 2014, 12:45 p.m.)

Raybould suggested discussion of the next steps regarding the Lincoln-Lancaster County Consolidation Task Force's recommendations. There was consensus to contact Carl Eskridge, Chair of the City Council and City-County Common, to see if there is interest on the part of the City Council.

B. Appointment of FirstNet Representative

Eagan said Doug Ahlberg, Emergency Management Director, has recommended appointment of Ray Ryan from the City Radio Shop and said Ryan has indicated he would be willing to serve.

MOTION: Raybould moved and Amundson seconded to appoint Ray Ryan to represent Lancaster County with regard to the FirstNet Project.

Schorr asked that Ryan provide a report to the Board.

ROLL CALL: Amundson, Raybould, Schorr and Smoyer voted aye. Hudkins was absent from voting. Motion carried 4-0.

C. Community Volunteer Project

Schorr said Kit Boesch, Human Services Administrator, has provided a list of projects the Board might want to consider (see agenda packet). There was consensus to participate in two projects, which are still to be determined, on the following dates: Monday, April 14th and Monday, April 28th.

D. Temporary Employees for Old Records at the Community Mental Health Center (CMHC)

Gwen Thorpe, Community Mental Health Center (CMHC) Interim Administrator, said two individuals will be hired through Manpower (employment agency) to assist with sorting, boxing and moving client files to storage. She estimated they will be needed for three weeks (8 hour days), at the most, and said they will be required to sign confidentiality agreements.

4 INVESTMENT PERFORMANCE REPORT AS OF DECEMBER 31, 2013 FOR THE 401(a) LANCASTER COUNTY EMPLOYEES RETIREMENT PLAN AND THE 457(b) DEFERRED COMPENSATION PROGRAM - Robb D. Craddock, Chartered Financial Analyst (CFA), Vice President of Investment Strategy, Prudential Retirement; Robert Kerscher, Vice President of Key Accounts, Prudential Retirement; Crystal Vacura, Counselor, Retirement Security Education, Prudential Retirement

Robb D. Craddock, Chartered Financial Analyst (CFA), Vice President of Investment Strategy, Prudential Retirement, presented Investment Review, Lancaster County, Nebraska EEs Retirement Plan, Performance Results as of December 31, 2013 (Exhibit E) and provided a market commentary, referencing the following documents:

- Economic Review (Page 4)
- Financial Market Returns (Page 5)
- Domestic Equity Style Returns (Page 6)
- S&P 500 Sector Performance (Page 7)
- International Index Returns (Page 8)
- Fixed Income Returns (Page 9)
- U.S. Treasury Yield Curve (Page 10)
- Economic and Market Outlook (Page 11)

Craddock referenced the Fund Performance Summary (Pages 19-21), noting Prudential placed the Mid Cap Value/Systematic Fund on its watch list. He said the fund had a good year in 2013 and may be getting back on track.

Craddock also discussed the performance of the following funds: AllianzGI NFJ Dividend Value Institutional (Large Value), AllianzGI NFJ Small-Cap Value Institutional (Small Value), Perkins Mid Cap Value T (Mid Value), BlackRock Small Cap Growth Equity Institutional (Small Growth), Royce Pennsylvania Mutual Investment (Small Growth), American Funds, EuroPacific Gr R4 (International Blend), Oakmark Equity & Income I (Balanced Blend), and Core Plus Bond/PIMCO Fund (Intermediate-Term Bond). Craddock said the Perkins Mid Cap Value T Fund is significantly underperforming and suggested the County may want to consider consolidating options in that category (Mid Value). In terms of the Small Growth Fund, he said Royce Pennsylvania Mutual Investment is still underperforming but BlackRock Small Cap Growth Equity Institutional, which had previously been a concern, beat its index by 2% last year. Craddock also discussed significant events at PIMCO and said he anticipates Prudential will place the fund on their watch list even though its performance is not an issue. **NOTE:** Prudential is heavily invested in the fund. He referenced intermediate-term bond options (see Tab A, Page 17) and disseminated information on two mutual fund alternatives: 1) Prudential Total Return Bond Z; and 2) JPMorgan Core Plus Bond Select (Exhibits F and G). Craddock noted that the most consistent performer is the Prudential Total Return Bond Z Fund.

Schorr asked whether the Pension Review Committee (PRC) has made a recommendation. Doug Cyr, a member of the PRC, said they have not looked at it. He recommended having Segal Rogerscasey (Pension Plan Consultant) do an analysis before making any fund changes. Kerry Eagan, who is also a member of the PRC, concurred and said Segal Rogerscasey will do a thorough review of all the funds in the plan. There was consensus to ask the PRC to look at adding PIMCO to the County's watch list.

In response to a question from Raybould, Craddock said PIMCO had a 3.68% return for the three-year period compared to a 5.45 % return for Prudential Total Return Bond Z.

Eagan asked Craddock for his opinion on what interest rates might do. Craddock said Prudential does not believe the long-term rates will rise significantly over the next two to three years.

Robert Kerscher, Vice President of Key Accounts, Prudential Retirement, gave an overview of the Executive Summary of the 401 (a) Plan (see Exhibit E, Tab I). He noted plan assets grew by 16% in 2013 despite the fact that the plan had a negative cash flow of \$723,000. Kerscher referenced the following documents:

- Plan Demographics (Page 7)
- Asset Allocation/Net Activity by Age, January 1, 2013 to December 31, 2013 (Page 9)

- Assets by Asset Class and Age as of December 31, 2013 (Page 10)
- Participant Distribution Statistics (Page 16)

It was noted employees hired after a certain date who fail to designate an investment will be placed in the Goalmaker Conservative Fund, rather than the Gibraltar Stable Value Fund.

Kerscher also introduced Crystal Vacura, Counselor, Retirement Security Education, Prudential Retirement. Vacura discussed participant education and said she intends to meet with each plan participant on an annual basis.

NOTE: Also present for the discussion were the following PRC members: Scott Gaines, Tim Genuchi, Dennis Meyer, and John Watson.

5 COUNTY CHANGE OF ZONE NO. 14001, AGRICULTURAL (AG) TO AGRICULTURAL RESIDENTIAL (AGR), SOUTH OF ROCA ROAD ON SOUTH 72ND STREET - Sara Hartzell, Planner II

Sara Hartzell, Planner II, gave an overview of County Change of Zone No. 14001, from Agricultural (AG) to Agricultural Residential (AGR), on property generally located at South 72nd Street and Roca Road, noting an existing family airstrip on the property and the applicant's home were split off. She said the Planning Commission heard the change of zone application in conjunction with the associated County Preliminary Plat No. 14001, Mueller Addition, for 19 single family lots on approximately 59 acres. There was one letter of support from a neighboring landowner and two letters from another neighboring property owner expressing concerns about water pressure and potential airfield related activities. Two individuals who live south of the area testified at the hearing that they have had water pressure issues. Hartzell said Rural Water will be providing service and has put a parallel main along Roca Road to improve capacity and complete a loop, which should improve water pressure issues. The Planning Commission approved the preliminary plat and recommended approval of the change of zone request. **NOTE:** The Board will hold a public hearing on the change of zone request at the March 25th County Board of Commissioners Meeting.

6 ADDITIONAL APPROPRIATIONS FOR ELECTION COMMISSIONER - Dennis Meyer, Budget and Fiscal Officer

Dennis Meyer, Budget and Fiscal Officer, said the Election Commissioner requires an additional appropriation of \$275,000, due to the Lincoln Public Schools (LPS) bond election and the City of Hickman and Village of Panama special elections. He noted the majority of costs will be billed out and reimbursed to the County.

There was consensus to schedule a resolution in the matter of the additional appropriation on the March 25th County Board of Commissioners Meeting agenda.

7 RURAL TRANSIT 2014/2015 REQUEST FOR OPERATIONAL FUNDS - Carol Meyerhoff, Lancaster County Public Rural Transit Manager

Carol Meyerhoff, Lancaster County Public Rural Transit Manager, presented Lancaster County Public Rural Transit, Fiscal Year (FY) 2014-15 Budget Proposal (Exhibit H), noting new training requirements, a new interpretation of Federal Transit Administration (FTA) Guidelines that allows Rural Transit to do transfers in Lincoln, a transition of the fleet to the County Shop for vehicle services, and a shift in non-operating expenses. She noted the budget funding split has changed from 50% Federal, 25% State and 25% Local to 80% Federal, 10% State and 20% Local. She said she originally anticipated a decrease of \$6,827 in funding requested from the County but said the cost savings could end up being closer to \$3,000 to \$4,000 after accounting for operating costs such as wages, fuel and oil costs.

Meyerhoff also requested approval to complete the annual operational funding request application for FTA Section 5311 funding, which is funneled through the Nebraska Department of Roads (NDOR), to include expansion of service to five days a week throughout the County, on a one-year trial basis. The goal is to increase ridership and revenue.

Schorr noted there was a presentation at the NACO Southeast District Meeting on a joint effort between University of Nebraska-Lincoln (UNL), University of Nebraska-Omaha (UNO) and University of Nebraska-Kearney (UNK) to study rural public transit systems across the State. Meyerhoff said NDOR has also initiated a state-wide mobility management project that will begin in the more remote areas of State that have very limited transportation.

There was consensus to approve the request, as outlined.

ADDITIONS TO AGENDA

- A. Request to Region V Systems for Approval for Behavioral Health Services for Fiscal Year 2014-2015 (Exhibit A)

MOTION: Raybould moved and Amundson seconded to authorize signature by the Vice Chair. Amundson, Schorr, Raybould and Smoyer voted aye. Hudkins was absent from voting. Motion carried 4-0.

B. Meeting with Marvin Krout, Planning Director, and Sara Hartzell, Planner II

Smoyer will attend the meeting.

Schorr suggested that it may be more appropriate to hold the meetings on a quarterly basis.

C. Letter from Kit Boesch, Human Services Administrator, Regarding Offices Adjoining the Human Services Department Being Vacated (Exhibit B)

It was noted Boesch would like the offices in the County-City Building being vacated by the Juvenile Drug Court to be held for the Human Services Department in anticipation that two new positions will be funded by a pending grant from the Office of Violence Prevention and need to be located in close proximity. She indicated the grant will cover rent expenses. Schorr said she will request more information about the grant at the next Joint Budget Committee (JBC) Meeting.

NOTE: The Board provided a copy of the letter to Don Killeen, County Property Manager.

The Vice Chair exited the meeting at 10:32 a.m. and Commissioner Schorr assumed direction of the meeting.

DISCUSSION OF BOARD MEMBER MEETINGS

A. Information Services Policy Committee (ISPC) - Raybould

Raybould said they discussed the transition to the State's mainframe, fund balances and proposed changes to the interlocal agreement between the City and County for data processing services.

The Vice Chair returned to the meeting at 10:34 a.m. and resumed direction of the meeting.

B. Parks & Recreation Advisory Board - Raybould

Raybould said they discussed developing a process for routine events in city parks and how to promote those events. Schorr suggested they explore listing events on the Lincoln Chamber of Commerce's mobile application that lists upcoming events.

Raybould said they also discussed: 1) The recent murder that occurred in Peter Pan Park (32nd and W Streets) and are looking into providing additional lighting in certain areas of the park and along the walkway to the bike trail; and 2) Applying to KaBOOM! for a Playful City USA designation (provides opportunities to apply for grants to rehab parks or playground facilities or purchase playground equipment).

C. Lincoln Independent Business Association (LIBA) Budget Monitoring Committee - Smoyer

Smoyer said he was unable to attend the meeting.

Ann Post, Director of Policy and Research for the Lincoln Independent Business Association (LIBA), appeared and said discussion focused on city issues, including the proposal for a local option sales tax.

D. Railroad Transportation Safety District (RTSD) - Schorr, Smoyer, Amundson

Schorr said Roger Figard, City Engineer and Executive Director of the RTSD, presented the preliminary budget. The RTSD also received updates on the Denton, Hickman and Waverly "quiet zone" (a railroad grade crossing at which trains are prohibited from sounding their horns in order to decrease the noise level for nearby residential communities) projects and discussed the South Beltway project (the RTSD has committed funds to cover construction of two overpasses).

Smoyer expressed concerns regarding the projected cost of a project at 33rd and Cornhusker Highway and 35th and Adams Street.

E. General Assistance (GA) Monitoring Committee - Hudkins, Amundson

Amundson said they discussed how Medicaid expansion would impact GA and mental health services for GA clients. Eagan noted they also discussed concerns that the Nebraska Department of Health and Human Services (DHHS) will no longer provide information on Medicaid decisions.

F. Parks and Recreation Advisory Board Futures Committee - Hudkins

No report.

G. Public Building Commission (PBC) - Hudkins, Raybould

Raybould said the PBC awarded the bid to Sinclair Hille & Associates, Inc., and BVH Architects for design of Phase 1A (Sally Port, Prisoner Holding and Elevator) and Phase 1B (General interior demolition of the remainder of the building) for the remodel of the former jail facility (605 South 10th Street). The PBC also provided a 12-month notice to Alfred Benesh & Company to vacate their building at 825 J Street. **NOTE:** The Crisis Center will be relocated to the Benesh Building.

8 INCLUSION OF YOUTH SERVICES CENTER (YSC) IN DISTRICT ENERGY CORPORATION (DEC) PROJECT - Don Killeen, County Property Manager

Don Killeen, County Property Manager, said the District Energy Corporation (DEC) received a request from the State to extend coverage to the Nebraska Department of Roads (NDOR) and Nebraska State Penitentiary (NSP) campuses. He noted the NSP is in close proximity to the County's Youth Services Center (YSC) and asked whether the Board would like the DEC to include YSC in the feasibility study.

MOTION: Amundson moved and Raybould seconded to include the Youth Services Center (YSC) in the feasibility study. Raybould, Schorr, Amundson and Smoyer voted aye. Hudkins was absent from voting. Motion carried 4-0.

DISCUSSION OF BOARD MEMBER MEETINGS

H. Board of Health - Raybould

Raybould said there were presentations on e-cigarettes and the Women, Infants and Children (WIC) Programs. **NOTE:** The County Board will take action on a resolution in the matter of prohibiting smoking and the use of electronic cigarettes in all buildings, offices, vehicles and equipment owned or leased by the County at the March 25th County Board of Commissioners Meeting. She said they also discussed legislative initiatives and rules and regulations regarding public swimming pools and spas.

I. Procurement Advisory Committee - Schorr

Schorr reported the following: 1) The purchase order process is being revised; 2) Information regarding surplus property and equipment will now be posted on the Purchasing Department's website, rather than sent out to individual departments; and 3) Concerns have been raised that the unit price contractors are mostly interested in large projects and provide less attention and service for small projects.

Schorr said she would like to explore allowing the Lancaster Event Center, which is tax funded, to use the County's purchasing process.

J. National Association of County Officials (NACo) Meeting Report - Raybould

Item was postponed at Commissioner Raybould's request.

EMERGENCY ITEMS AND OTHER BUSINESS

Schorr reported on the Nebraska Association of County Officials (NACO) Southeast District Meeting, noting there was a presentation on taking a larger view of rural transit across Nebraska from the Nebraska Department of Roads (NDOR). She also reported NACO has cancelled the Institute of Excellence and the Budget Workshop for this year and is looking at a schedule change.

9 POTENTIAL LITIGATION - Brittany Behrens, Deputy County Attorney; Pam Dingman, County Engineer; Mike Thurber, Corrections Director

MOTION: Raybould moved and Amundson seconded to enter Executive Session at 11:02 a.m. for the purpose of protecting the public interest with regards to potential litigation.

The Vice Chair restated the motion for the record.

ROLL CALL: Schorr, Amundson, Raybould and Smoyer voted aye. Hudkins was absent from voting. Motion carried 4-0.

Raybould exited the meeting at 11:30 a.m.

MOTION: Schorr moved and Amundson seconded to exit Executive Session at 11:37 a.m. Amundson, Schorr and Smoyer voted aye. Hudkins and Raybould were absent from voting. Motion carried 3-0.

10 ACTION ITEMS

There were no action items.

11 CONSENT ITEMS

There were no consent items.

12 ADMINISTRATIVE OFFICER REPORT

- A. City-County Common Meeting Agenda Items (Monday, April 7, 2014, 12:45 p.m.)
- B. Appointment of FirstNet Representative
- C. Community Volunteer Project
- D. Temporary Employees for Old Records at the Community Mental Health Center (CMHC)

Items A-D were moved forward on the agenda.

13 PENDING

There were no pending items.

14 DISCUSSION OF BOARD MEMBER MEETINGS

- A. Information Services Policy Committee (ISPC) - Raybould
- B. Parks & Recreation Advisory Board - Raybould
- C. Lincoln Independent Business Association (LIBA) Budget Monitoring Committee - Smoyer
- D. Railroad Transportation Safety District (RTSD) - Schorr, Smoyer, Amundson
- E. General Assistance (GA) Monitoring Committee - Hudkins, Amundson
- F. Parks and Recreation Advisory Board Futures Committee - Hudkins
- G. Public Building Commission (PBC) - Hudkins, Raybould
- H. Board of Health - Raybould
- I. Procurement Advisory Committee - Schorr
- J. National Association of County Officials (NACo) Meeting Report - Raybould

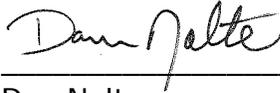
Items A-J were moved forward on the agenda.

15 EMERGENCY ITEMS AND OTHER BUSINESS

Item was moved forward on the agenda.

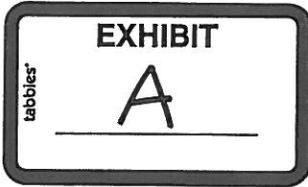
16 ADJOURNMENT

MOTION: Schorr moved and Raybould seconded to adjourn the meeting at 11:37 a.m. Schorr, Amundson and Smoyer voted aye. Hudkins and Raybould were absent from voting. Motion carried 3-0.



Dan Nolte
Lancaster County Clerk





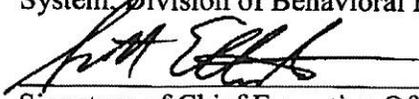
Part I

Region V Systems

**Request for Approval for Behavioral Health Services
FY 14-15**

Part I – Section A – Acknowledgment

I certify that all information included and/or attached to this RFA is accurate and true to the best of my knowledge. I certify my awareness of the requirement for approval by the Nebraska Health and Human Services System, Division of Behavioral Health Services, prior to initiation to this service.



Signature of Chief Executive Officer and/or Board Chair, as applicable Date

Type in Name: Scott Etherton
Type in Title: Director
Type in Name of Organization: Mental Health Crisis Center of Lancaster County

Part I – Section B – General Information

1. Identification of Network Provider

Agency Name: Mental Health Crisis Center of Lancaster County
Street Address: 2201 South 17th St.
City: Lincoln State: NE Zip: 68502 County: Lancaster

Legal Agency Name (if different than above): NA
Phone Number: 402-441-8276
Fax Number: 402-441-8624
E-mail Address: setherton@lancaster.ne.gov
Medicaid Provider: Yes No

2. Legal Status of Network Provider

Non-Profit For Profit Quasi-Governmental County
 Other (specify)
Federal ID #: 476006482

3. Type(s) of Facility License Held by Network Provider (check all that apply):

- Diagnostic and Treatment Center
- Hospital
- Outpatient Facility
- Psychiatric Center
- Residential Facility
- Residential Treatment Facility for Children and Youth
- Substance Abuse Treatment Facility
- Other (specify): Mental Health Center

Part I – Section C – Summary of Requested Service

Check all services applying for . . .

COMMUNITY SUPPORT

Service	Unit
Bi-lingual / Bi-cultural Service Coordination – MH.....	<input type="checkbox"/> 1 Month
Community Support – Mental Health	<input type="checkbox"/> 1 Month
Community Support – Substance Abuse.....	<input type="checkbox"/> 1 Month
Blended Case Management – MH & SA	<input type="checkbox"/> 1 Month
(Intensive Care Management & Supportive Case Management)	
Recovery Support – Mental Health.....	<input type="checkbox"/> 1 Month
Recovery Support – Substance Abuse.....	<input type="checkbox"/> 1 Month
Recovery Support – Substance Abuse / Housing.....	<input type="checkbox"/> 1 Month
Peer Specialist	<input type="checkbox"/> 1 Month
Supported Living.....	<input type="checkbox"/> 1 Month

EMERGENCY

Service	Unit
24-hour Crisis Phone/Clinician On-Call – MH.....	<input type="checkbox"/> 1 Contact
Crisis Assessment / Evaluation – SA	<input checked="" type="checkbox"/> 1 Assessment
Short-Term Respite – MH.....	<input type="checkbox"/> 1 Day
Social Detox – Substance Abuse.....	<input type="checkbox"/> 1 Day
Emergency Community Support – MH & SA	<input type="checkbox"/> 1 Month
Civil Protective Custody – SA	<input type="checkbox"/> 1 Day
Emergency Protective Custody – MH.....	<input checked="" type="checkbox"/> 1 Day
Crisis Response Team	<input type="checkbox"/> 1 Hour
Hospital Diversion.....	<input type="checkbox"/> 1 Day

RESIDENTIAL

Service	Unit
Intermediate Residential – SA.....	<input type="checkbox"/> 1 Day
Short-Term Residential – SA	<input type="checkbox"/> 1 Day
Therapeutic Community – SA.....	<input type="checkbox"/> 1 Day
Dual Disorder Residential – MH & SA.....	<input type="checkbox"/> 1 Day
Halfway House – SA	<input type="checkbox"/> 1 Day
Psychiatric Residential Rehabilitation – MH	<input type="checkbox"/> 1 Day

NON-RESIDENTIAL

Service	Unit
Day Treatment – Mental Health	<input type="checkbox"/> 1 Day
Intensive Outpatient – Substance Abuse	<input type="checkbox"/> 1 Hour
Day Rehabilitation – Mental Health.....	<input type="checkbox"/> 1 Day (3 hours = 1/2 day, 5 hours = full day)
Assessments – Mental Health.....	<input type="checkbox"/> 1 Assessment
Assessment / Evaluation – Substance Abuse	<input type="checkbox"/> 1 Assessment
Outpatient Therapy (FFS) – Mental Health.....	<input type="checkbox"/> 1 Hour
Outpatient Therapy (FFS) – Substance Abuse	<input type="checkbox"/> 1 Hour
Outpatient Therapy (NFFS) – Mental Health.....	<input type="checkbox"/> 1 Hour
Outpatient Therapy (NFFS) – Substance Abuse	<input type="checkbox"/> 1 Hour
Medication Management – Mental Health.....	<input type="checkbox"/> .25 Hours
Supported Employment.....	<input type="checkbox"/> 1 Month
Benefits Analysis.....	<input type="checkbox"/> 1 Assessment
Assertive Community Treatment	<input type="checkbox"/> 1 Day

CHILDREN'S

Service	Unit
Intensive Outpatient – Mental Health	<input type="checkbox"/> 1 Hour
Therapeutic Consultation – Mental Health.....	<input type="checkbox"/> 1 Hour
Youth Assessment / Evaluation Only - MH & SA.....	<input type="checkbox"/> 1 Hour
Outpatient Therapy – Mental Health.....	<input type="checkbox"/> 1 Hour
Outpatient Therapy – Substance Abuse	<input type="checkbox"/> 1 Hour
Professional Partner – Mental Health.....	<input type="checkbox"/> 1 Month
Family Support and Advocacy	<input type="checkbox"/> 1 Family

County/City Building - 1st Floor
555 South 10th Street, Suite 107
Lincoln, NE 68508
(402) 441-4944
(402) 441-6805 Fax
www.lincoln.ne.gov

Kit Boesch Human Services Administrator
kboesch@lanaster.ne.gov

RECEIVED

MAR 19 2014

LANCASTER COUNTY
BOARD

To: Larry Hudkins, Chairman
Lancaster County Board of Commissioners

RE: 2 offices being vacated in our area

Date: March 19, 2014

It has been brought to our attention that Juvenile Drug Court will be vacating the 2 offices next to us on April 15th. We are asking that the Human Services Office maintain those these 2 offices for positions from a grant that was pending from the Office of Violence Prevention. The individuals funded through this grant need to be in close proximity to both the Juvenile Justice Coordinator and Lincoln Police Department, due to the focus of the grant. Grant funds will cover office expenses and personnel costs.

Thank you for your consideration.

Sincerely,



Kit Boesch, Human Services Administrator



Sara Hoyle, Lancaster County Juvenile Justice Coordinator

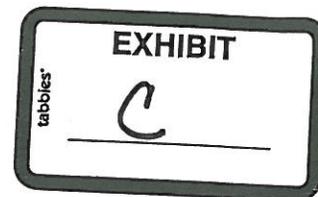
Cc: The Building Commission



A Limited Liability Company Associated with Erickson and Sederstrom, P.C.

Joseph D. Kohout, *Partner*

Suite 400 Cornhusker Plaza / 301 S. 13th Street / Lincoln, NE 68508-2571
Telephone (402) 476-1188 / Facsimile (402) 476-6167
Email jkohout@kisseles.com / Website www.kisseles.com



MEMORANDUM

TO: Lancaster County Board of Commissioners

FROM: Gordon Kissel
Joseph D. Kohout

DATE: March 20, 2014

RE: Weekly Update on the 2014 Legislature

Please accept this as the ninth of your weekly reports for the 2014 Legislative Session. Today is day 46, meaning there are only 14 days remaining in the 2014 session. Debate Tuesday and Wednesday focused on the proposed Medicaid Expansion bill, LB 887.

2014 Lancaster County Legislative Priorities:

- 1. Oppose Elimination of the Inheritance Tax:** As mentioned in previous reports, two measures eliminating the inheritance tax have been introduced. Senator Tom Hansen introduced LB812, which would terminate the inheritance tax for those dying after December 31, 2015. In addition, Senator Tom Carlson introduced LB960 which would make two changes to rates of inheritance tax – cutting, approximately, in half those in categories two and three (from 13% to 7% category 2 and from 18% to 9% those in category 3). The board has taken a position of opposition to both of these measures. Neither bill has moved from Committee as of today.
- 2. Support Medicaid Expansion under the Affordable Care Act:** Debate over LB 887 stretched late into the evening Tuesday and concluded Wednesday morning. Senator Kathy Campbell, the sponsor of the bill, brought a motion for cloture, which would have ended the filibuster and allowed a vote on the underlying legislation. The cloture motion failed, 27-21, with one senator not voting. Proponents needed 33 votes to advance the legislation. It is exceedingly unlikely that the bill will progress any further this session.
- 3. Monitor the Implementation of 2013 Neb. Laws LB561:** LB 464 was amended, and advanced on Tuesday morning. As you will recall from previous reports, Sheli and Kerry, have reviewed this amendment, and believe that it will

benefit the county and alleviate several of the issues that have resulted from the implementation of LB561,

4. **Eliminate the Responsibility of Counties to Pay HHS Rent – LB632:** The bill is in the Government Committee. An attempt was made to advance the measure but there were not sufficient votes to advance the bill. We believe that the measure remain in committee.
5. **Monitor Adult Corrections Reform.** There have been significant rewrites to both LB 907 and LB 999, following from the hearings on these two bills a few weeks ago in the Judiciary Committee. Both bills have advanced to General File. Both amendments discussed below would replace the previous versions of the bills.

A pending amendment to LB 907 would create a Justice Reinvestment Task Force, to study prison overcrowding and make policy recommendations. The goal of the Task Force is to reduce overcrowding to one hundred twenty-five percent within five years. The bill also creates the position of Reentry Program Coordinator within the Nebraska Commission on Law Enforcement and Criminal Justice. This position will be tasked with creating a system-wide reentry program. Lastly, the amended bill would create and fund a Vocational and Life Skills Program, to provide community-based vocational training and life skills training.

A pending amendment to LB 999 would create the a Correctional Mental Health Facility at the Hastings Regional Center, to be administered by the Department of Health and Human Services, to meet the long-term needs of mentally ill inmates in the correctional system and to provide alcohol and drug treatment for inmates who have drug or alcohol addictions. The Facility will have house approximately two hundred inmates.

As we understand it, the Judiciary Committee has not come to a final decision on either of these bills.

2014 Other Legislation:

LB215 (Schilz) Change provisions relating to use of the County Visitors Promotion Fund. *This bill was sent to the Governor.*

POSITION: Support as amended.

LB925 (Coash) Provide for transfer of motor vehicle registration duties to county treasurers. *This is Treasurer Stebbings bill that would authorize counties to opt out of the DMV's motor vehicle registration program.*

POSITION: Support. Hearing was held on February 24, 2014 before the Transportation and Telecommunications Committee. The bill has not advanced. However, Senator Coash is exploring some options with regard to the DMV that would not require legislative action. Specifically, Senator Coash will be sending a letter to Rhonda Lamb, the Director of the DMV, asking that



that the forthcoming RFI includes the options that Treasurer Stebbing desires. We will forward you a copy of Senator Coash's letter, when we have received a final copy.

LB885 (Harr) Require the use of the income approach to value certain real property for tax purposes. *Introduced by Senator Burke Harr of Omaha, he indicated that this came out of some concerns he heard about practices in Lancaster County. There has been communication from County Assessor Agena and Senator Harr's office. Those in support of this bill include the Realtors, Developers, LIBA and others. This is something that according to supporters is being done to address a difference in how Lancaster County is valuing property versus how the other 92 counties are.*

POSITION: Monitor. This bill saw a significant amount of support at the hearing and no-one appeared in opposition. Those appearing in support included Roger Morrissey, the Douglas County Assessor. The bill was advanced during the Revenue Committee executive session two weeks again.

LB1092 (Dubas) Authorize issuance of highway construction bonds. *This bill would authorize the issuance of bonds under the Nebraska Highway Bond Act, not to exceed \$400m in principal and \$30m in annual debt service for a period of not more than nineteen years, in order to accelerate completion of the highway construction projects identified and to be identified for funding under the Build Nebraska Act. The bonds will be issued on the recommendation of the Department of Roads/. At least 25% of the proceeds the bonds will be used for construction of the expressway system and federally designated high priority corridors as determined by NDOR. The remaining proceeds will be used to pay for surface transportation projects of the highest priority as determined by NDOR. The bonds will be paid off by June 30, 2033. The bonds will be exempt from state income tax. The proceeds from the sale of the bonds will be deposited in the Highway Cash Fund for use pursuant to the Build Nebraska Act. If these bonds are issued, all motor vehicle fuel taxes, diesel fuel taxes, compressed fuel taxes, and alternative fuel fees related to highway use, motor vehicle registration fees, and other highway-user taxes which are collected by the state in the Highway Trust Fund are irrevocably pledged for the terms of the bonds issued after July 1, 2014, to the payment of the principal, interest, and redemption premium, if any, of these bonds as they mature and become due at maturity or prior redemption and for any reserves for such bonds. An amendment was offered at the hearing to transition the committed funds from the Highway Trust Fund to the Highway Cash Fund.*

POSITION: Support. This bill was debated last week, and significant opposition was raised. However, Speaker Adams has assured Senator Dubas that the bill will receive further debate this session. The bill was amended, to reduce the total amount of the authorized bonds to \$200m, down from \$400m. In addition, bonds can now be issued through 2017, and proceeds



from the bonds will be placed in the State Highway Capital Improvement Fund, to fund the Build Nebraska Act.

LB734 (Schumacher) Provide for deposit of public funds with credit unions. *Allows for public funds to be deposited in qualifying state and federally chartered credit unions, as well as banks. The hearing on this measure was held last week. The proponents are trying to move the bill out of committee but have not been successful yet.*

POSITION: Support.

LB994 (Health & Human Services Committee) Change fees as prescribed for vital statistics. *Increases the amount that can be charged by Vital Statistics by \$5 per copy for a marriage certificate. Dan Nolte forwarded a request to include county fees as well. Larry Dix and I visited with Senator Campbell's office before the hearing and Corrie presented an amendment increasing the fee by \$5*

POSITION: Support as amended noted above. Senator Cambell would prefer that the bill move forward unamended. She has committed to bringing a bill that would raise the fees next year.

LB661 (Krist) Provide for voter registration on the Secretary of State's website and use of Department of Motor Vehicle records. *Modifies the Election Act (Ch. 32) to required that the Secretary of State, along with the Department of Motor Vehicles develop and implement a registration application process which may be used statewide to register to vote and update voter registration records electronically using the Secretary of State's web site, by July 2015. An applicant who has a valid Nebraska motor vehicle operator's license or state identification card may use the application process to register to vote or to update his or her voter registration record with changes in his or her personal information or other information related to his or her eligibility to vote.*

POSITION: Monitor. We would note that it has been prioritized and has debated at both General and Select Files. The bill is on Final Reading.

LB870 (Bolz) Adopt the Public Debt Recovery Program Act. *This bill would enact the Public Debt Recovery Program, which will be administered by the State Treasurer. The Program will create a set off of any public debt which is assigned to the program against a debtor's income tax refund, state lottery prize, state pay, state contract payment, unclaimed property, any other state payment due to a debtor. Public debt is defined within the statute as any liquidated amount due and owing any claimant which has accrued through assignment, contract, subrogation, court judgment, or operation of law, regardless of whether there is an outstanding judgment for such amount. The bill specifically excludes any debts owed to the University of Nebraska or the state colleges, amounts for child support,*



or delinquent property taxes. Each state agency, court, and political subdivision may assign a public debt of more than fifty dollars to the public debt recovery program, but only after making two attempts to notify the debtor, and the passage of 90 days. The State Treasurer can pay such amounts, and then determine if the debtor is entitled to any income tax refund, state lottery prize, state pay, state contract payment, unclaimed property, or other state payment. If so, the Treasurer will then send written notification to the debtor of an assertion of the rights under the Public Debt Recovery Program Act to all or a portion of the refund or payment. A debtor can contest the amount or validity of the set off, by making a hearing request to the State Treasurer within the prescribed period. After certification of the debt by the Treasurer, they will notify the Department of Administrative Services, which will deduct an amount up to the certified debt amount from the income tax refund, state lottery prize, state pay, state contract payment, unclaimed property, or other state payment due the debtor and transfer such amount to the Public Debt Recovery Program Fund. The State Treasurer will then notify the debtor of the completion of the setoff.

This bill also creates a Public Debt Recovery Program Fund. The bill appropriates to the fund \$500,00 from the State Settlement Fund in fiscal years 2014-15 and 2015-16 and an amount equal to the cost and ongoing maintenance expense to interface with the JUSTICE System from the Supreme Court Automation Fund. The remaining funding for the Public Debt Recovery Program will be through General Funds until the program is self-sustaining through fees. At the end of any fiscal year, if the revenue in the fund from recovery fees exceeds 200% of the administrative cost of the public debt recovery program for that fiscal year, the State Treasurer must distribute an amount to each claimant equal to the portion of such excess amount determined by calculating the claimant's percentage of the total recoveries during the fiscal year and multiplying that percentage by the excess amount.

Lastly, the bill allows the Tax Commissioner to transmit information to State Treasurer for purposes of this act, without fear of criminal sanction.

POSITION: Support in concept. The commissioners submitted a letter in support of the bill with some potential changes to the bill. The bill has not yet advanced from the Committee.

LB881 (Watermeier) Change provisions relating to death, injury, or property damage to innocent third parties as a result of a police vehicular pursuit. *This legislation would amend NERS 13-911, which is a portion of the Political Subdivisions Tort Claims Act, and NERS 81-8,215.01, which is a portion of the State Tort Claims Act. The bill explicitly disallows a passenger in or on the fleeing vehicle from being considered an innocent third party if the passenger:(a) Enters into the vehicle without coercion knowing, or with a reasonable belief, that the driver of the vehicle is under the influence of alcoholic liquor or drugs; (b) Fails to take reasonable steps to persuade the driver of the fleeing vehicle to stop the vehicle; (c) Promotes, provokes, or persuades the driver*



to engage in flight from law enforcement personnel; (d) Is subject to arrest or sought to be apprehended by law enforcement personnel; or (e) Is engaged in any illegal activity which would itself give rise to an arrest. Note importantly, in case of death, injury, or property damage to any innocent third party proximately caused by the action of a law enforcement officer employed by a political subdivision or the state during vehicular pursuit, damages shall be paid to such third party by the political subdivision state employing the officer, per these statutes.

POSITION: Monitor

LB1094 (Davis) Change a fund transfer to the Property Tax Credit Cash Fund. *This bill would amend 2013, LB199, 2 section 7; to provide that the State Treasurer shall transfer \$138 million from the General Fund to the Property Tax Credit Cash Fund on or before December 15, 2014. Presently, the statute requires the Treasurer to transfer \$113 million.*

LB1086 (Pirsch) Transfer cash reserve funds to the Property Tax Credit Cash Fund. *This bill would amend NERS 84-612, to instruct the State Treasurer to transfer \$115 million dollars from the Cash Reserve Fund to the Property Tax Credit Cash Fund on or before December 15, 2014, and on or before December 15, 2015, on such date as directed by the budget administrator of the budget division of the Department of Administrative Services.*

LB669 (McCoy) Transfer cash reserve funds to the Property Tax Credit Cash Fund. *This bill would amend the Cash Reserve Fund (NERS 84-612), by requiring the State Treasurer to transfer \$85 million from the Cash Reserve Fund to the Property Tax Credit Cash Fund by the end of 2014.*

POSITION: Monitor. The budget was debated on select file yesterday. It presently includes \$25m in additional aid to the Property Tax Credit Cash Fund. It will very likely go to the Governor with this amount in aid.

Please do not hesitate to contact us with any questions you might have.

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 Bills of Interest Report
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LB/LR	Sponsor	Priority	One-Liner	Committee	Hearing Date	Status	LC	LC Position	NACO	NACO Position
LB8	Krist		Provide for coverage of children's day services under medicaid and social services	Health and Human Services	2/20/13		x			
LB11	Krist		Change provisions relating to surcharges for 911 service	Transportation and Telecommunications	2/25/13		x		x	Support
LB28	Hadley		Change a late filing penalty relating to personal property tax	Revenue	1/25/13	General File; Select File 2/8; Final Reading 2/25; Passed on Final Reading 46-0-3; Approved	x		x	Support
LB29	Hadley		Provide a duty for county treasurers relating to recording tax assessments and collections	Revenue	1/25/13	General File; Select File w/ER9; Final Reading 2/25; Passed on Final Reading 45-0-4; Approved	x		x	Support

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LB/LR	Sponsor	Priority	One-Liner	Committee	Hearing Date	Status	LC	LC Position	NACO	NACO Position
LB30	Hadley		Change distribution of motor vehicle certificate of title fees	Transportation and Telecommunications	1/22/13	General File; Select File 1/28; Final Reading 2/5; Passed on Final Reading 49-0-0; Approved 2/15	x			
LB34	Hadley	Speaker	Change provisions of the Nebraska Advantage Act	Revenue	1/23/13	General File w/AM650; AM650 Adopted; Hadley AM1481 Filed; AM 1481 Adopted; Select File w/ER108; Final Reading 5/28; Passed on Final Reading 46-0-3; Approved	x			
LB36	Wightman		Change an exemption to the documentary stamp tax	Revenue	1/25/13	General File w/AM42; Select File w/ER10; Final Reading 2/25; Passed on Final Reading w/ Emergency Clause 45-0-4; Approved	x			

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LB/LR	Sponsor	Priority	One-Liner	Committee	Hearing Date	Status	LC	LC Position	NACO	NACO Position
LB37	Wightman		Change provisions relating to powers of personal representative with respect to a decedent's Internet sites	Judiciary	1/24/13		x			
LB41	Cook		Provide for permanent early voting request list and return of early voting ballots to polling places	Government, Military and Veterans Affairs	1/23/13		x		x	Neutral
LB43	Cook		Change provisions relating to a property tax exemption	Revenue	3/1/13		x		x	Oppose
LB46	Ashford		Provide for consolidation and coordination of crime laboratories	Judiciary	1/31/13	General File w/AM398	x		x	Oppose
LB55	Wightman	Speaker	Change provisions relating to reassumption of assessment function by counties	Revenue	2/28/13	General File; Select File 4/9; Final Reading 4/29; Passed on Final Reading w/E-clause 41-0-8	x		x	Support

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 Bills of Interest Report
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LB/LR	Sponsor	Priority	One-Liner	Committee	Hearing Date	Status	LC	LC Position	NACO	NACO Position
LB56	Larson		Provide for automatic nomination of certain county officers	Government, Military and Veterans Affairs		General File w/AM226; Select File 1/21; Mello AM1686 Filed; AM1686 Adopted; Final Reading w/ST38; Larson AM1835 Filed; Returned to Select File; Larson AM1835 Adopted; Final Reading Second 2/10; Passed on Final Reading w/E-clause 41-2-6; Approved 2/18	x		x	Neutral
LB62	Schilz		Change levy provisions for rural and suburban fire protection districts	Revenue	3/21/13		x		x	Support
LB63	Schilz		Change distribution of certain sales and use tax revenue	Revenue	3/14/13		x			
LB65	Schilz		Authorize counties to set sheriff's fees and commissions	Government, Military and Veterans Affairs	1/30/13		x		x	Support

LB/LR	Sponsor	Priority	One-Liner	Committee	Hearing Date	Status	LC	LC Position	NACO	NACO Position
LB76	Nordquist		Adopt the Health Care Transparency Act	Health and Human Services	2/22/13	General File; AM1640 Filed; AM1640 Adopted; Select File 1/27; Final Reading 1/31; Passed on Final Reading w/E-clause 43-0-6; Approved 2/13	x			
LB82	Schumacher	Schumacher	Adopt the Taxpayer Investment Program	Revenue	2/21/13 (Cancelled) 3/5/13		x			
LB86	McGill		Authorize inspection and regulation of staff secure juvenile facilities	Judiciary	3/7/13		x		x	Support

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LB/LR	Sponsor	Priority	One-Liner	Committee	Hearing Date	Status	LC	LC Position	NACO	NACO Position
LB97	Mello	Mello	Adopt the Nebraska Municipal Land Bank Act and authorize land banks to acquire tax-delinquent properties	Revenue	2/13/13	General File w/AM572; AM572 Adopted; Mello AM926 Filed; AM926 Adopted; Select File w/ER55; Mello AM1326 Filed; AM1326 Adopted; Final Reading 5/22; Passed on Final Reading 47-0-2; Approved	x		x	Watch
LB98	Mello		Change provisions relating to administrative rules	Government, Military and Veterans Affairs	2/8/13	General File w/AM331	x			
LB101	Watermeier		Change valuation of agricultural land and horticultural land	Revenue	2/28/13		x		x	Oppose
LB108	Karpisek		Prohibit counties, cities, and villages from imposing credentialing requirements	Government, Military and Veterans Affairs	1/30/13		x			

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LB/LR	Sponsor	Priority	One-Liner	Committee	Hearing Date	Status	LC	LC Position	NACO	NACO Position
LB110	McGill		Change the eligibility determination for homestead exemptions	Revenue	3/1/13		x		x	Oppose
LB115	Lautenbaugh		Change provisions relating to homicide	Judiciary	2/7/13		x			
LB119	Cook		State intent relating to appropriations for Public Health Aid	Appropriations	3/25/13		x			
LB123	Lautenbaugh		Change distribution of indigent defense fees	Judiciary	1/25/13		x		x	Oppose
LB127	McGill		Provide for preregistration to vote for 16 and 17 year olds	Government, Military and Veterans Affairs	2/7/13		x		x	Watch
LB128	Coash		Create the offense of disarming a peace officer	Judiciary	1/23/13	General File w/AM238; Select File w/ER122	x			
LB134	Avery		Provide for inheritance by issue conceived after death	Judiciary	1/30/13		x			

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LB/LR	Sponsor	Priority	One-Liner	Committee	Hearing Date	Status	LC	LC Position	NACO	NACO Position
LB139	Krist		Change vital statistics information relating to annulment and dissolution of marriage	Health and Human Services	1/23/13		x		x	Oppose
LB142	Lathrop		Provide that probation records are not subject to disclosure as prescribed	Judiciary	1/23/13		x			
LB144	Brasch		Provide for write-in candidacy by defeated candidate	Government, Military and Veterans Affairs	1/23/13	Davis FA183 Filed; FA183 Withdrawn; Chambers MO120 Bracket until 4/17; MO120 Fails; Brasch AM2087 Filed; AM2087 Adopted; Select File 1/29; Final Reading 3/7	x		x	Neutral
LB145	Brasch	Brasch(2014)	Change valuation of agricultural land and horticultural land	Revenue	2/28/13		x		x	Oppose
LB148	Ashford		Include ammunition in certain offenses involving firearms	Judiciary	1/23/13		x			

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LB/LR	Sponsor	Priority	One-Liner	Committee	Hearing Date	Status	LC	LC Position	NACO	NACO Position
	Pirsch		Provide for biennial reviews of state agency programs and services	Executive Board	1/28/13	Indefinitely Postponed	x			
LB151	Seiler		Provide a hearsay exception for certain documents and data kept in the regular course of business	Judiciary	1/25/13		x			
LB157	Cook		State intent relating to the appropriation of funds in support of dental services	Appropriations	3/25/13		x			
LB158	Seiler	Transportation and Telecommunications	Change provisions relating to eligibility for and use of ignition interlock devices	Transportation and Telecommunications	2/19/13	General File w/AM470; AM470 Adopted; Seiler AM827 Filed; AM827 Adopted; Select File w/ER39; Final Reading 4/16; Passed on Final Reading 45-0-4; Approved	x			

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LB/LR	Sponsor	Priority	One-Liner	Committee	Hearing Date	Status	LC	LC Position	NACO	NACO Position
LB160	Schumacher		Provide for electronic signatures on recall, initiative, and referendum petitions	Government, Military and Veterans Affairs	1/31/13		x		x	Neutral
LB169	Gloor		Change provisions relating to jury commissioners	Judiciary	2/13/13		x		x	Support
LB171	Bloomfield		Provide for an expedited concealed handgun permit process for applicants who are victims of domestic violence	Judiciary	3/21/13		x			
LB182	Avery		Change paternity provisions for a child conceived as a result of sexual assault	Judiciary	2/6/13		x			
LB183	Karpisek		Provide for county board appointment of election commissioners	Government, Military and Veterans Affairs	1/31/13		x		x	Neutral
LB188	Karpisek		Require legislative approval of gubernatorially appointed election commissioners	Government, Military and Veterans Affairs	1/31/13		x		x	Neutral

LB/LR	Sponsor	Priority	One-Liner	Committee	Hearing Date	Status	LC	LC Position	NACO	NACO Position
LB192	Karpisek		Change provisions relating to requests for information by the Auditor of Public Accounts	Government, Military and Veterans Affairs	2/13/13	General File; Select File 4/23; Final Reading 4/29; Passed on Final Reading 41-0-8; Approved	x			
LB194	Speaker Adams		Provide for deficit appropriations	Appropriations	2/25/13	General File w/AM655; Dubas AM1324 Filed; AM1324 Adopted; Select File w/ER97; Dubas AM1395 Filed; AM1395 Adopted; Final Reading 5/15; Passed on Final Reading 49-0-0; Approved w/line-item veto	x			

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LB/LR	Sponsor	Priority	One-Liner	Committee	Hearing Date	Status	LC	LC Position	NACO	NACO Position
LB195	Speaker Adams		Appropriate funds for state government expenses	Appropriations	2/25/13	General File w/AM656; AM656 Adopted; Mello AM1320 Filed; AM1320 Adopted; Select File w/ER99; Mello AM1325 Filed; AM1325 Adopted; Final Reading w/ST23; Passed on Final Reading 46-3-0; Approved w/line-item veto; Appropriations MO92 Filed; MO92 prevails law withstanding line-item veto	x			

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LB/LR	Sponsor	Priority	One-Liner	Committee	Hearing Date	Status	LC	LC Position	NACO	NACO Position
LB196	Speaker Adams		Appropriate funds for salaries of members of the Legislature	Appropriations	2/25/13	General File; Select File 5/8; Final Reading 5/15; Passed on Final Reading 48-0-1 w/E-clause; Approved	x			
LB197	Speaker Adams		Appropriate funds for salaries of constitutional officers	Appropriations	2/25/13	General File w/AM1059; Select File w/ER98; Final Reading 5/15; Passed on Final Reading w/E-clause 48-0-1; Approved	x			

LB/LR	Sponsor	Priority	One-Liner	Committee	Hearing Date	Status	LC	LC Position	NACO	NACO Position
LB198	Speaker Adams		Appropriate funds for capital construction and property acquisition	Appropriations	2/25/13	General File w/AM658; Select File w/ER100; Mello AM1323 Filed; AM1323 Adopted; Final Reading 5/15; Passed on Final Reading w/E-clause 42-3-4; Approved w/Line-item veto; Appropriations MO90 Filed; MO90 Prevails law withstanding line-item veto	x			

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LB/LR	Sponsor	Priority	One-Liner	Committee	Hearing Date	Status	LC	LC Position	NACO	NACO Position
LB199	Speaker Adams		Provide fund transfers, create funds, and authorize the sale of land	Appropriations	2/25/13	General File w/AM659; Mello AM1207 Filed; AM1207 Adopted; Select File w/ER101; Coash AM1332 Filed; AM1332 Adopted; Mello AM1353 Filed; AM1353 Adopted; Final Reading w/ST24; Passed on Final Reading 49-0-0; Approved w/line-item veto; Appropriations MO91 Filed; MO91 Prevails law withstanding line-item veto	x			

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LB/LR	Sponsor	Priority	One-Liner	Committee	Hearing Date	Status	LC	LC Position	NACO	NACO Position
LB200	Speaker Adams		Provide for transfers from the Cash Reserve Fund	Appropriations	2/25/13	General File w/AM1124; Select File; Mello AM1346 File; AM1346 Adopted; Final Reading 5/13; Passed on Final Reading 49-0-0; Approved	x			
LB202	Coash		Change provisions relating to DNA collection	Judiciary	2/8/13		x			
LB206	Schumacher		Require secret-ballot envelopes for mailed ballots	Government, Military and Veterans Affairs	2/7/13		x		x	Oppose
LB207 A	McCoy		Change motor vehicle registration provisions	Transportation and Telecommunications	1/28/13	General File; Select File 2/5; Select File 2/7; Final Reading 2/25; Passed on Final Reading 45-1-3; Approved	x		x	Support
LB209	Harr		Change provisions relating to publication of trade names	Banking, Commerce and Insurance	1/29/13	General File; Select File 2/5; Final Reading 2/25; Passed on Final Reading 46-0-3; Approved	x			

LB/LR	Sponsor	Priority	One-Liner	Committee	Hearing Date	Status	LC	LC Position	NACO	NACO Position
LB215	Schilz		Change provisions relating to use of the County Visitors Promotion Fund	Government, Military and Veterans Affairs	2/13/13	General File w/AM156; AM156 Adopted; Select File 1/27; Final Reading w/ST41; Passed on Final Reading 44-0-5; Approved 2/13	x		x	Oppose
LB218	Avery		Require insurance coverage for certain food formulas as prescribed	Banking, Commerce and Insurance	2/26/13		x			

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LB/LR	Sponsor	Priority	One-Liner	Committee	Hearing Date	Status	LC	LC Position	NACO	NACO Position
LB224	Janssen	Pirsch	Provide veterans preference for public contracts as prescribed	Government, Military and Veterans Affairs	2/1/13	General File w/AM711; AM711 Adopted; Select File w/ER113; Mello AM1544 Filed; AM1544 Adopted; Janssen AM1540 Filed; AM1540 Adopted; Chambers FA156 Filed; FA156 Adopted; Final Reading w/ST33; Passed on Final Reading 49-0-0; Approved	x			
LB226	Smith		Regulate dealers in the business of purchasing and reselling precious items	Judiciary	1/31/13		x		x	Watch
LB229	Nordquist		Change the Nebraska Retirement Fund for Judges fee	Nebraska Retirement Systems	2/12/13	General File	x			

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LB/LR	Sponsor	Priority	One-Liner	Committee	Hearing Date	Status	LC	LC Position	NACO	NACO Position
LB232	Lathrop		Change judges' salaries	Judiciary	2/1/13	General File w/AM200	x			
LB235	Howard		Change precinct size requirements and procedures for drawing political subdivision boundaries and changing polling places and provide for election advisory committees	Government, Military and Veterans Affairs	2/14/13		x		x	Oppose
LB237	Karpisek		Change provisions relating to a property tax exemption	Revenue	3/1/13		x		x	Oppose
LB241	Sullivan		Authorize voters to change election of county offices from partisan to nonpartisan	Government, Military and Veterans Affairs	2/7/13		x		x	Neutral
LB246	Larson		Provide for a health care copayment for jail and prison inmates	Judiciary	2/7/13		x		x	Support

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LB/LR	Sponsor	Priority	One-Liner	Committee	Hearing Date	Status	LC	LC Position	NACO	NACO Position
LB247	Larson		Change Nebraska Juvenile Code provisions relating to reimbursement by parents for costs of care and treatment	Judiciary	3/15/13		x			
LB255	McGill		Change provisions relating to hearsay, child abuse, and offenses relating to morals	Judiciary	2/20/13	General File w/AM856; Select File w/ER112; McGill AM1536 Filed; AM1536 Adopted; McGill AM1551 Filed; AM1551 Adopted; Final Reading 6/3; Passed on Final Reading 42-0-7; Approved	x		x	Support
LB257	McCoy		Change provisions relating to creation of municipal counties	Government, Military and Veterans Affairs	1/30/13		x		x	Support

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LB/LR	Sponsor	Priority	One-Liner	Committee	Hearing Date	Status	LC	LC Position	NACO	NACO Position
LB260	Gloor		Change requirements for a data and information system under the Nebraska Behavioral Health Services Act	Health and Human Services	2/14/13		x			
LB266	Chambers		Eliminate provisions relating to increases in local option sales tax rates	Revenue	2/27/13		x			
LB267	Chambers		Prohibit persons on parole, probation, or work release from acting as undercover agents or employees of law enforcement and prohibit admissibility of certain evidence	Judiciary	2/7/13		x			

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LB/LR	Sponsor	Priority	One-Liner	Committee	Hearing Date	Status	LC	LC Position	NACO	NACO Position
LB271	Lautenbaugh	Government, Military and Veterans Affairs	Change provisions relating to early voting	Government, Military and Veterans Affairs	2/14/13	General File; Lautenbaugh FA49 Filed; FA49 Adopted; Select File w/ER41; Final Reading 4/16; Passed on Final Reading 33-8-8; Approved	x		x	Support
LB284	Conrad		Change provisions of the Political Subdivisions Tort Claims Act relating to limits on actions and amounts recoverable	Judiciary	2/13/13		x		x	Oppose
LB286	Conrad		Provide for Cash Reserve Fund transfers for affordable housing, homeless shelter assistance, and legal aid	Appropriations	2/25/13		x			
LB292	Karpisek		Change population restrictions for conducting elections by mail	Government, Military and Veterans Affairs	2/21/13 (Cancelled)		x		x	Support

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LB/LR	Sponsor	Priority	One-Liner	Committee	Hearing Date	Status	LC	LC Position	NACO	NACO Position
LB293	Kintner	Kintner	Prohibit disclosure of any applicant or permitholder information regarding firearms registration, possession, sale, or use as prescribed	Judiciary	3/20/13		x			
LB294	Seiler		Change provisions relating to use of public resources by public officials and public employees	Government, Military and Veterans Affairs	2/22/13		x		x	Support
LB297	Bolz		Change mental injuries and mental illness compensation under the Nebraska Workers' Compensation Act	Business and Labor	1/28/13		x			
LB299	Seiler	Seiler	Change political subdivision election provisions	Government, Military and Veterans Affairs	2/21/13 (Cancelled)	General File; Kowloski AM987 Filed; AM987 Adopted; Murante AM1135 Filed; AM1135 Adopted; Final Reading w/ST19; Passed on Final Reading 47-0-2; Approved	x		x	Neutral

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LB/LR	Sponsor	Priority	One-Liner	Committee	Hearing Date	Status	LC	LC Position	NACO	NACO Position
LB311	Scheer		Change filing requirements for official bonds and oaths	Government, Military and Veterans Affairs	1/30/13	General File; Select File w/ER16; Final Reading 2/26; Passed on Final Reading 47-0-2; Approved	x		x	Support
LB317	Price		Change a duty of county assessors relating to real property valuation	Revenue	3/21/13		x	Oppose	x	Oppose
LB318	McGill		Change duties of law enforcement officers and agencies relating to the taking and distribution of fingerprints	Judiciary	2/8/13		x			
LB324	Lautenbaugh		Change provisions of the Nebraska Workers' Compensation Act	Business and Labor	3/18/13		x			

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LB/LR	Sponsor	Priority	One-Liner	Committee	Hearing Date	Status	LC	LC Position	NACO	NACO Position
LB326	Howard		Change provisions of Pharmacy Practice Act and Automated Medication Systems Act	Health and Human Services	2/1/13	General File w/AM434; AM434 Adopted; Howard AM456 Filed; AM456 Adopted; Schumacher AM1357 Filed; AM1357 Adopted; Howard AM1513 Filed; AM1513 Adopted; Select File w/ER109; Final Reading 5/23; Passed on Final Reading 46-0-3; Approved	x			
LB341	Wightman	Revenue	Change tax sale procedures	Revenue	2/13/13	General File w/AM564; Select File w/ER54; Final Reading 5/24; Passed on Final Reading 42-0-7; Approved	x		x	Support

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LB/LR	Sponsor	Priority	One-Liner	Committee	Hearing Date	Status	LC	LC Position	NACO	NACO Position
LB342	Coash		Change right to counsel provisions under the Nebraska Juvenile Code	Judiciary	3/6/13		x		x	Support
LB345	Wightman		Change transfer on death deed requirements and filings	Judiciary	2/1/13	General File w/AM350: AM350 Adopted; Schumacher AM1104 Filed; AM1104 Adopted; Final Reading w/ST11; Passed on Final Reading 46-0-3; Approved	x		x	Support
LB348	Harr		Change provisions relating to the assessment of certain rent-restricted housing projects	Revenue	3/1/13	Harr AM1764 Filed	x	Monitor	x	Oppose
LB350	Murante		Add members to the Nebraska Police Standards Advisory Council	Judiciary	2/7/13		x			

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LB/LR	Sponsor	Priority	One-Liner	Committee	Hearing Date	Status	LC	LC Position	NACO	NACO Position
LB351	Harms		Require cognitive tests for persons eighty years of age or older obtaining motor vehicle operator's licenses	Transportation and Telecommunications	2/5/13		x			
LB355	Larson		Change the age of majority and certain age requirements	Judiciary	3/15/13		x			
LB360	Karpisek		Change court fees, sheriff's fees, identification inspection fees, and handgun certificate fees	Judiciary	2/8/13	Withdrawn	x		x	Support
LB363	Avery		Change provisions relating to access to public records	Government, Military and Veterans Affairs	2/6/13	General File w/ AM389(Withdrawn)& AM166; Select File w/ER22; Avery AM480 Filed; AM480 Adopted; Final Reading 5/25; Passed on Final Reading 47-0-2; Approved	x	Monitor	x	Cond/Support
LB364	Avery		Permit government bodies to set limits on certain contracts	Government, Military and Veterans Affairs	2/22/13		x			

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LB/LR	Sponsor	Priority	One-Liner	Committee	Hearing Date	Status	LC	LC Position	NACO	NACO Position
LB370	Lathrop		Create the County Property Tax Assistance Program and the Municipal Property Tax Assistance Program	Revenue	2/27/13		x		x	Cond/Support
LB377	Johnson		Change provisions relating to annexation of a county road by a city or village	Urban Affairs	2/5/13	General File; Select File 4/23; Final Reading 4/29; Passed on Final Reading 46-0-3; Approved	x		x	Neutral
LB378	Smith		Eliminate fees for the issuance of certain license plates	Transportation and Telecommunications	3/4/13		x			
LB381	Janssen		Require photographic identification to vote	Government, Military and Veterans Affairs	3/7/13		x		x	Neutral
LB386	Christensen		Require notice of road maintenance by counties as prescribed	Transportation and Telecommunications	2/19/13	General File w/AM275; AM275 Adopted; Select File 4/23; Final Reading 4/29; Passed on Final Reading 45-0-4; Approved	x		x	Cond/Support

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LB/LR	Sponsor	Priority	One-Liner	Committee	Hearing Date	Status	LC	LC Position	NACO	NACO Position
LB387	Christensen		Eliminate provisions relating to constructing drainage facilities and taking other control measures on public roads	Transportation and Telecommunications	2/19/13		x		x	Oppose
LB390	Christensen	Christnes en(2014)	Change provisions relating to Governor's powers regarding restrictions on firearms and ammunition under the Emergency Management Act	Judiciary			x		x	
LB399	Lautenbaugh		Permit members of certain organizations to use flashing amber lights on motor vehicles	Transportation and Telecommunications	2/12/13	General File; Select File w/ER123; Chambers MO124 Bracket until 4/17 Filed; Lautenbaugh FA186 Filed; FA186 Withdrawn; Chambers FA190 Filed	x			

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LB/LR	Sponsor	Priority	One-Liner	Committee	Hearing Date	Status	LC	LC Position	NACO	NACO Position
LB405	McCoy		Eliminate certain sales tax exemptions, corporate and individual income taxes, and the franchise tax and change other tax provisions	Revenue	2/6/13	Indefinitely Postponed	x		x	Watch
LB406	McCoy		Change tax provisions	Revenue	2/7/13	Indefinitely Postponed	x		x	Watch
LB417	Kolowski		Provide for guidelines for election workers	Government, Military and Veterans Affairs	2/21/13 (Cancelled) 3/5/13		x		x	Oppose
LB418	Kolowski		Change powers and duties of election commissioners, chief deputy election commissioners, and county boards	Government, Military and Veterans Affairs	2/27/13		x		x	Watch
LB433	Price		Require a report and change administration procedures for ballots at hospitals and nursing homes	Government, Military and Veterans Affairs	2/27/13		x			

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LB/LR	Sponsor	Priority	One-Liner	Committee	Hearing Date	Status	LC	LC Position	NACO	NACO Position
LB434	Price		Provide for emergency management registries for persons with special needs	Government, Military and Veterans Affairs	2/6/13	General File w/AM324; Select File 2/26; Final Reading w/ST9; Passed on Final Reading 43-0-6 ; Approved	x			
LB441	Seiler		Change provisions relating to control of dead human remains	Judiciary			x		x	
LB443	Cook		Adopt the Children's Residential Facilities and Placing Licensure Act	Health and Human Services	2/13/13		x			
LB449	Avery		Redefine high elective office for restrictions on multiple office holding	Government, Military and Veterans Affairs	2/27/13		x			
LB450	Avery		Change political party convention and caucus provisions	Government, Military and Veterans Affairs	2/27/13		x			

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LB/LR	Sponsor	Priority	One-Liner	Committee	Hearing Date	Status	LC	LC Position	NACO	NACO Position
LB462	Ashford		Change provisions relating to contracts for joint law enforcement services	Judiciary	3/13/13		x		x	Oppose
LB463	Ashford		Change the number of separate juvenile court judges	Judiciary	3/7/13		x			
LB464	Ashford	Ashford(2014)	Change court jurisdiction over juveniles and indictment procedures	Judiciary	3/6/2013; 2/5/14 Hearing for AM1674	General File w/AM615; AM1674 Filed; AM1674 Withdrawn; Ashford AM2164 Filed; Krist AM2163 Filed; AM2163 Adopted; Ashford AM2450 Filed; AM2450 Adopted	x			

LB/LR	Sponsor	Priority	One-Liner	Committee	Hearing Date	Status	LC	LC Position	NACO	NACO Position
LB470	Scheer		Adopt the Superintendent Pay Transparency Act	Education	2/5/13	General File w/AM444; AM444 Adopted; Select File 1/27; Final Reading 1/31; Passed on Final Reading w/E-clause 43-0-6; Approved 2/13	x			
LB473	Bloomfield		Authorize certain residency restrictions near parks under the Sexual Predator Residency Restriction Act	Judiciary	3/13/13		x		x	
LB482	Kintner		Prohibit the state and political subdivisions from adopting certain policy recommendations	Judiciary	2/13/13		x			

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LB/LR	Sponsor	Priority	One-Liner	Committee	Hearing Date	Status	LC	LC Position	NACO	NACO Position
LB483	Bolz		Provide for a reentry planning program in adult correctional facilities	Judiciary	2/22/13	General File w/AM940; AM940 Adopted; Bolz FA61 Filed; FA61 Adopted; Select File w/ER80; Final Reading w/ST16; Passed on Final Reading 41-1-7; Approved	x	Support		
LB485	Conrad	Conrad(2014)	Prohibit discrimination based upon sexual orientation as prescribed	Judiciary	3/14/13		x		x	
LB503	Coash		Rename the Child Protection Act and provide for alternative response to a report of child abuse or neglect	Judiciary	3/15/2013; 2/12/14 (AM1805)	General File w/AM1967	x			
LB531	Conrad		Change distribution of sales and use tax revenue and repeal the Build Nebraska Act	Revenue	2/27/13		x		x	Oppose

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LB/LR	Sponsor	Priority	One-Liner	Committee	Hearing Date	Status	LC	LC Position	NACO	NACO Position
LB533	Avery		Require oil and gas pipeline eminent domain condemnors to provide notice to property owners	Judiciary	2/21/13 (Cancelled) 3/5/13		x			
LB535	Lathrop		Adopt Prescription Monitoring Program Act and repeal prescription monitoring provisions	Health and Human Services	3/15/13		x			
LB538	Chambers		Change provisions relating to revocation and suspension of law enforcement training certificates or diplomas	Judiciary	2/22/13	General File w/AM301; AM301 Adopted; Chambers AM1051 Filed; AM1051 Adopted; Select File w/ER75; Final Reading 4/29; Passed on Final Reading 45-0-4; Approved	x			
LB541	Chambers		Prohibit arbitration of claims involving disciplinary actions against peace officers	Judiciary	2/22/13		x			

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LB/LR	Sponsor	Priority	One-Liner	Committee	Hearing Date	Status	LC	LC Position	NACO	NACO Position
LB543	Chambers	Chambers	Change a penalty from death to life imprisonment or life imprisonment without possibility of parole	Judiciary	3/13/13		x			
LB551	Schilz	Schilz	Change recreational liability provisions	Judiciary	2/13/13	Indefinitely Postponed	x			
LB561	Ashford	Judiciary	State findings and intent for changes to the juvenile justice system and a funding mechanism	Judiciary	3/7/13	General File w/AM734; Select File w/ER84; Ashford AM1401 Filed; AM1401 Adopted; Coash AM1351 Filed; AM1351 Adopted; Ashford AM1438 Filed; AM1438 Adopted; Final Reading w/ST26; Passed on Final Reading 44-1-4; Approved	x		x	Watch
LB562	Ashford		Change provisions of the juvenile justice system	Judiciary	3/6/13		x		x	Watch

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LB/LR	Sponsor	Priority	One-Liner	Committee	Hearing Date	Status	LC	LC Position	NACO	NACO Position
LB565	Nelson		Prohibit registering to vote and voting early on the same day	Government, Military and Veterans Affairs	2/28/13		x		x	Oppose
LB574	Harr		Provide that certain assessments are levied and collected as special assessments	Revenue	2/28/13		x			
LB576	Harr		Require flagging of area near polling places and change restrictions on electioneering	Government, Military and Veterans Affairs	2/28/13		x		x	Oppose
LB577	Campbell	Campbell	Change provisions relating to the medical assistance program	Health and Human Services	2/28/13		x		x	Support
LB578	Nordquist		Create a fund to provide funding for medicaid services and change distribution of premium tax revenue	Health and Human Services	2/28/13		x		x	Support
LB580	Johnson		Change certain condemnation procedures	Judiciary	3/15/13		x			
LB581	Crawford		Change the sales and use tax collection fees	Revenue	3/20/13		x		x	Support

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LB/LR	Sponsor	Priority	One-Liner	Committee	Hearing Date	Status	LC	LC Position	NACO	NACO Position
LB595										
	Price	Price	Provide for a Public Service Commission study of next-generation 911	Transportation and Telecommunications	2/25/13	General File w/AM695;AM695 Adopted; Select File w/ER50; Final Reading 4/25; Passed on Final Reading w/E-clause 41-0-8; Approved	x		x	Support
LB597										
	Larson		Change provisions relating to county agricultural societies	Agriculture	2/26/13	General File w/AM346; AM346 Adopted; Select File 1/28; Larson AM1747 Filed; AM1747 Adopted; Passed on Final Reading w/E-clause 43-0-6; Approved 2/13	x			
LB600										
	Wightman		Change inheritance tax rates	Revenue	2/27/13		x		x	Oppose

LB/LR	Sponsor	Priority	One-Liner	Committee	Hearing Date	Status	LC	LC Position	NACO	NACO Position
LB612	Schumacher	Executive Board	Require the Department of Revenue to present reports to legislative committees	Executive Board	2/19/13	General File w/AM321; AM321 Adopted; Mello AM598 Filed; AM598 Adopted; Select File w/ER45; Final Reading 4/16; Passed on Final Reading w/E-clause 47-0-2	x			
LB613	Schumacher	Schumacher	Create the Tax Modernization Commission	Executive Board	2/19/13	General File w/AM467; Select File w/ER31; Schumacher AM1522 & AM1548 Filed; AM1522 & AM1548 Adopted; Final Reading w/ST34; Passed on Final Reading w/E-clause 47-0-2; Approved	x	Monitor	x	Watch

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LB/LR	Sponsor	Priority	One-Liner	Committee	Hearing Date	Status	LC	LC Position	NACO	NACO Position
LB614	Schumacher		Provide for withholding insurance proceeds for demolition costs	Banking, Commerce and Insurance	2/25/13		x			
LB621	Karpisek		Exempt certain information from disclosure under the Intergovernmental Risk Management Act	Banking, Commerce and Insurance	3/4/13		x			
LB623	Price		Change provisions relating to bridge construction and road improvements	Transportation and Telecommunications	2/19/13	General File w/AM518; Select File 4/23; Final Reading 5/16; Passed on Final Reading 42-0-7; Approved	x		x	Support
LB632	Bolz		Change funding for county offices relating to public assistance programs	Government, Military and Veterans Affairs	3/6/13		x		x	Support
LB636	Wallman		Provide restrictions for application of certain herbicides	Agriculture	3/5/13		x	Monitor	x	Oppose

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LB/LR	Sponsor	Priority	One-Liner	Committee	Hearing Date	Status	LC	LC Position	NACO	NACO Position
LB652	Lautenbaugh		Provide procedures for taking grievances by certain county corrections officers to the Civil Service Commission	Business and Labor	3/4/13		x		x	Oppose
LB653	Davis		Change and provide for distribution of the gallonage tax on beer	General Affairs	3/4/13	Indefinitely Postponed	x		x	Support
LB661	Krist	Government, Military and Veterans Affairs (2014)	Provide for voter registration on the Secretary of State's website and use of Department of Motor Vehicle records	Government, Military and Veterans Affairs	1/23/14	General File w/AM1778; AM1778 Adopted; Select File w/ER140; Final Reading 3/10	x	Monitor	x	Support
LB662	Krist		Provide and change requirements for voter identification	Government, Military and Veterans Affairs	1/23/14	Indefinitely Postponed	x		x	Watch
LB663	Krist		Change provisions for elections conducted by mail	Government, Military and Veterans Affairs	1/23/14	Indefinitely Postponed	x			
LB669	McCoy		Transfer cash reserve funds to the Property Tax Credit Cash Fund	Appropriations	2/18/14		x		x	Watch

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LB/LR	Sponsor	Priority	One-Liner	Committee	Hearing Date	Status	LC	LC Position	NACO	NACO Position
LB670	McCoy	McCoy(20	Change property tax valuations of agricultural land and horticultural land	Revenue	2/7/14		x		x	Oppose
LB675	Chambers		Eliminate the property tax exemption for religious organizations	Revenue	1/24/14		x		x	Watch
LB678	Mello		Change the funding allocation percentage for the Affordable Housing Trust Fund	Appropriations	1/30/14		x			
LB681	Mello		Change provisions relating to land banks and tax sales for delinquent property taxes	Revenue	1/22/14	General File	x		x	Support
LB684	Christensen		Change provisions relating to the Nebraska Appraisal Management Company Registration Act	Banking, Commerce & Insurance	1/27/14		x			
LB685	Christensen		Change and eliminate provisions relating to the Real Property Appraiser Act	Banking, Commerce & Insurance	1/27/14		x		x	Watch

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LB/LR	Sponsor	Priority	One-Liner	Committee	Hearing Date	Status	LC	LC Position	NACO	NACO Position
LB693	Seiler		Change succession of real property for small estates	Judiciary	1/24/14	General File w/AM1782	x			
LB697	Larson		Require publication of a statewide list of tax-delinquent properties	Revenue	1/23/14	General File	x		x	Watch
LB698	Larson		Change provisions relating to mowing and harvesting hay on the right-of-way of highways	Transportation & Telecommunications	2/3/14	General File	x		x	Watch
LB717	Gloor	Speaker (2)	Change provisions relating to the Real Property Appraiser Act and professional qualifications	Banking, Commerce & Insurance	1/27/14	General File; Gloor AM2135 Filed;	x			
LB733	Schumacher		Adopt the Mass Assessment Act for valuation of real property for ad valorem tax purposes	Revenue	1/23/14		x		x	Support
LB734	Schumacher		Provide for deposit of public funds with credit unions	Banking, Commerce & Insurance	2/4/14		x	Support	x	Support
LB737	Dubas		Change qualifications for county veterans service officers	Government, Military and Veterans Affairs	2/13/14	General File w/AM2078	x			

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LB/LR	Sponsor	Priority	One-Liner	Committee	Hearing Date	Status	LC	LC Position	NACO	NACO Position
LB744	Avery	Speaker (2)	Establish the Nebraska Sesquicentennial Commission	Government, Military and Veterans Affairs	1/24/14	General File w/AM1757; Select File 3/12; Avery AM2393 Filed	x			
LB746	Avery		Change election provisions to authorize provisional ballots and require identification for certain voters	Government, Military and Veterans Affairs	2/5/14	General File	x		x	Oppose
LB757	Smith		Create a mailbox location exception and repeal an obsolete road numbering system requirement	Transportation & Telecommunications	1/21/14	General File	x		x	Watch
LB759	Mello	Nebraska Retirement Systems (2014)	Require annual reports from various defined benefit retirement plans	Nebraska Retirement Systems	1/22/14	General File w/AM2140	x		x	Watch
LB763	Janssen		Require reports from state agencies on inefficient programs	Executive Board	1/30/14	Indefinitely Postponed	x			

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LB/LR	Sponsor	Priority	One-Liner	Committee	Hearing Date	Status	LC	LC Position	NACO	NACO Position
LB773	Davis		Provide for partisan ballots for unaffiliated voters at primary elections	Government, Military and Veterans Affairs	2/19/14		x		x	Oppose
LB776	Hadley	Transportation and Telecommunications (2014)	Adopt and update references to certain federal provisions related to motor vehicles	Transportation & Telecommunications	1/21/14	General File; Hadley AM2114 Filed; AM2114 Adopted; Final Reading 3/10	x			
LB777	Hadley		Change license renewal and issuance provisions under the Motor Vehicle Operator's License Act	Transportation & Telecommunications	1/21/14	General File w/AM1645	x			
LB778	Chambers		Require certain entities to comply with provisions on open meetings, public records, and conflicts of interest	Government, Military and Veterans Affairs	1/30/14		x		x	Watch
LB780	Wightman		Change provisions relating to transfer on death deeds	Judiciary	1/24/14	General File	x		x	Support
LB792	Sullivan		Eliminate a report requirement by the county treasurers to the State Treasurer	Government, Military and Veterans Affairs	1/29/14	General File	x		x	Support

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LB/LR	Sponsor	Priority	One-Liner	Committee	Hearing Date	Status	LC	LC Position	NACO	NACO Position
LB810	Watermeier	Speaker (2)	Change provisions relating to the enforcement and servicing of real estate loans	Banking, Commerce & Insurance	2/3/14	General File w/AM1865	x			
LB812	Hansen		Terminate the inheritance tax	Revenue	2/20/14		x		x	Oppose
LB813	Hansen		Change valuation of agricultural land and horticultural land for property tax purposes	Revenue	2/7/14		x		x	Oppose
LB814	Avery	Avery (201	Change the distribution of sales tax revenue to provide funding to the Game and Parks Commission	Revenue	1/29/14	General File w/AM1876; AM1876 Adopted; Select File w/ER154; Avery AM2248 Filed	x			
LB816	Murante		Authorize use of electronic forms of evidence of insurance for purposes of motor vehicle registration	Transportation & Telecommunications	2/4/14	General File	x			
LB821	Lautenbaugh		Provide a public benefits exemption for burial or cremation of an unclaimed body	Judiciary	2/7/14		x		x	Support

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LB/LR	Sponsor	Priority	One-Liner	Committee	Hearing Date	Status	LC	LC Position	NACO	NACO Position
LB825	Lautenbaugh		Require Open Meeting Act compliance by boards and subcommittees subject to the Nebraska Workforce Investment Act	Government, Military and Veterans Affairs	2/6/14	General File	x		x	Watch
LB832	Lautenbaugh		Change provisions relating to reductions in sentence, change good-time provisions, and provide for earned time	Judiciary	2/12/14		x		x	Support
LB841	Hadley		Change sales and use tax provisions relating to all-terrain vehicles, utility-type vehicles, and distribution of revenue	Revenue	1/29/14		x			
LB847	Hadley		Provide for fees for copies of motor vehicle accident reports	Transportation & Telecommunications	2/25/14		x			

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LB/LR	Sponsor	Priority	One-Liner	Committee	Hearing Date	Status	LC	LC Position	NACO	NACO Position
LB848	Harr		Provide financial assistance under the Nebraska Affordable Housing Act for the development and acquisition of low-income housing	Appropriations	1/30/14		x			
LB850	Watermeier		Provide a homestead exemption for individuals with developmental disabilities	Revenue	2/6/14	General File	x		x	Support
LB855	Wallman		Change provisions for formation and operation of cemetery associations	General Affairs	1/27/14	General File w/AM1909	x		x	Support
LB868	Karpisek		Prohibit peace officers from using government-issued equipment for private employment	Judiciary	2/20/14		x			

LB/LR	Sponsor	Priority	One-Liner	Committee	Hearing Date	Status	LC	LC Position	NACO	NACO Position
LB881	Watermeier		Change provisions relating to death, injury, or property damage to innocent third parties as a result of a police vehicular pursuit	Judiciary	2/7/14		x	Monitor	x	Support
LB885	Harr		Require the use of the income approach to value certain real property for tax purposes	Revenue	2/27/14	General File w/AM2201	x	Monitor	x	Oppose

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LB/LR	Sponsor	Priority	One-Liner	Committee	Hearing Date	Status	LC	LC Position	NACO	NACO Position
LB887	Campbell	Campbell (2014)	Adopt the Wellness in Nebraska Act	Health & Human Services	1/29/14	General File w/AM2032; Campbell AM2367-AM2370 Filed; AM2370 withdrawn; AM2437 Adopted; AM2367-AM2369 Withdrawn; Watermeir AM2418 Filed; AM2418 Adopted; McCoy AM2331 Filed; Campbell AM2438 Filed;	x	Support	x	Support
LB890	Dubas		Change provisions relating to procedures for acquiring private property for public use	Judiciary	2/20/14		x		x	Watch
LB894	Harr		Change provisions relating to applying for property tax exemptions	Revenue	1/31/14		x		x	Oppose

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LB/LR	Sponsor	Priority	One-Liner	Committee	Hearing Date	Status	LC	LC Position	NACO	NACO Position
LB897	Cook		Provide an income tax credit to employers of public assistance recipients	Revenue	2/12/14		x			
LB905	Speaker Adams		Provide for deficit appropriations	Appropriations	2/3/14	General File w/AM2019; AM2019 Adopted; Select File w/ER168; Mello AM2408 Filed; Chambers AM2464 Filed;	x		x	Watch
LB906	Speaker Adams		Transfer funds and create and eliminate funds	Appropriations	2/3/14	General File w/AM2175; AM2175 Adopted; Select File w/ER171	x			
LB907	Ashford	Judiciary (2014)	Provide for supervised release, reentry probation officers, create the Nebraska Center for Justice Research, and change presentence investigations and good time provisions	Judiciary	2/6/14	General File w/AM2376	x	Oppose	x	Oppose

Kissel/ES Associates
Bills of Interest Report
Client: LC

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LB/LR	Sponsor	Priority	One-Liner	Committee	Hearing Date	Status	LC	LC Position	NACO	NACO Position
LB910	Dubas		Require notice from state or local law enforcement to lienholders or mortgagees of abandoned motor vehicles	Transportation & Telecommunications	2/4/14		x			
LB911	Dubas		Adopt the Nebraska 911 Act and create the Next-Generation 911 Advisory Council	Transportation & Telecommunications	1/27/14		x		x	Watch
LB912	Kolowski		Adopt the Property Tax Relief Act	Revenue	2/6/14		x		x	Oppose
LB913	Kolowski		Provide an income tax credit for property taxes paid	Revenue	2/7/14		x		x	Oppose
LB925	Coash		Provide for transfer of motor vehicle registration duties to county treasurers	Transportation & Telecommunications	2/24/14		x		x	Support
LB937	Karpisek		Change the quorum requirement for county boards	Government, Military and Veterans Affairs	2/6/14	General File	x		x	Support
LB938	Janssen		Provide an income tax credit to individuals who pay a federal health insurance penalty	Revenue	2/19/14		x		x	Watch
LB943	Nordquist	Nordquist (2014)	Change the minimum wage rate	Business & Labor	2/3/14	General File w/AM1922	x		x	Watch

Kissel/ES Associates
 Bills of Interest Report
 Client: LC

LB/LR	Sponsor	Priority	One-Liner	Committee	Hearing Date	Status	LC	LC Position	NACO	NACO Position
LB945	Davis		Provide procedures for aid to political subdivisions from the Governor's Emergency Program	Government, Military and Veterans Affairs	2/12/14		x		x	Support
LB946	Murante	Murante (2014)	Change provisions relating to elections	Government, Military and Veterans Affairs	2/5/14	General File w/AM2047; AM2047 Adopted; Avery AM2121 Filed; AM2121 Adopted; Murante AM2120 Filed; AM2120 Adopted; Dubas AM2204 Filed; AM2204 Adopted; Select File w/ER179	x		x	Support
LB955	Dubas		Adopt the Paid Family Medical Leave Act	Business & Labor	2/24/14		x		x	Oppose
LB960	Carlson		Change inheritance tax rates	Revenue	2/20/14		x		x	Oppose

Kissel/ES Associates
 Bills of Interest Report
 Client: LC

3/19/2014 9:13 AM

LB/LR	Sponsor	Priority	One-Liner	Committee	Hearing Date	Status	LC	LC Position	NACO	NACO Position
LB964	Brasch		Provide a homestead exemption for claimants under sixty-five years of age and not married	Judiciary	2/7/14	General File	x			
LB968	Scheer		Provide additional powers for certain sanitary and improvement districts	Urban Affairs	1/28/14		x		x	Watch
LB970	Lautenbaugh		Provide that certain votes of public officials are public record	Executive Board		Indefinitely Postponed	x		x	Watch
LB977	Conrad		Change provisions relating to standard of care for corporate trustees regarding governmental retirement and pension funds	Banking, Commerce & Insurance	2/6/14	General File	x			
LB979	Harr		Change provisions relating to tax sales for delinquent property taxes	Revenue	2/26/14		x		x	Oppose
LB980	Johnson		Change provisions relating to termination of a township board	Government, Military and Veterans Affairs	2/19/14	Johnson AM2069 Filed	x		x	Support

Kissel/ES Associates
 Bills of Interest Report
 Client: LC

LB/LR	Sponsor	Priority	One-Liner	Committee	Hearing Date	Status	LC	LC Position	NACO	NACO Position
LB986	Revenue Committee	Revenue (Change homestead exemption income limitations	Revenue	2/5/14	General File w/AM2041; AM20141 Adopted; Hadley AM1750 Filed; Watermeir AM2060 Filed; AM2060 Adopted	x		x	Cond. Support
LB987	Revenue Committee	Revenue (Adjust individual income tax brackets for inflation and exempt social security benefits from income taxation	Revenue	2/5/14	General File; Select File 3/18; Janssen AM2458 Filed;	x		x	Watch
LB990	Nordquist		Add a penalty and change a record requirement for 911 service suppliers	Transportation & Telecommunications	2/11/14		x		x	Support
LB994	Health and Human Services Committee	Speaker (2	Change fees as prescribed for vital statistics	Health & Human Services	2/5/14	General File	x		x	Support
LB995	Hadley		Provide an income tax credit for state and local taxes paid	Revenue	2/5/14		x		x	Watch

LB/LR	Sponsor	Priority	One-Liner	Committee	Hearing Date	Status	LC	LC Position	NACO	NACO Position
LB999	Ashford	Seiler (201	Adopt the Criminal Justice Reentry and Data Act and create the Reentry Programming Board	Judiciary	2/6/2014; 3/	General File w/AM2173	x		x	Oppose
LB1003	Kolowski		Provide for natural resources districts to issue general obligation bonds	Natural Resources	2/21/14		x			
LB1006	McGill		Change a provision of the Private Prison Contracting Act and prohibit state agencies from entering into contracts that include certain provisions	Judiciary	2/20/14		x			
LB1013	Murante		Permit counties to regulate peddlers, hawkers, and solicitors by ordinance	Government, Military and Veterans Affairs	2/19/2014		x		x	Support
LB1014	Murante	Urban Affa	Change provisions for election of metropolitan utilities district board of directors	Urban Affairs	2/11/2014	General File; Select File w/ER157	x			

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 Bills of Interest Report
 Client: LC

LB/LR	Sponsor	Priority	One-Liner	Committee	Hearing Date	Status	LC	LC Position	NACO	NACO Position
LB1017	Krist		Change and transfer pharmacy, prescription, and drug provisions	Health & Human Services	2/12/2014		x			
LB1021	Seiler		Change provisions relating to the sealing of records of a juvenile	Judiciary	2/13/2014		x			
LB1028	Coash	Judiciary	Change the number of judges of the separate juvenile court as prescribed	Judiciary	2/13/2014	General File; Chambers FA248-FA254 Filed;	x			
LB1030	Kintner		Adopt the State Firearms Rights Act	Judiciary	2/28/2014		x			
LB1053	Karpisek		Provide state aid to municipalities, counties, and natural resources districts	Revenue	2/20/2014		x		x	Support
LB1057	Davis		Change the distribution of sales and use tax revenue and provide duties for the Department of Revenue	Revenue	2/28/2014		x		x	Watch
LB1063	Lautenbaugh		Require juvenile court approval to obtain a juvenile court proceeding transcript	Judiciary	2/13/2014		x			

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 Bills of Interest Report
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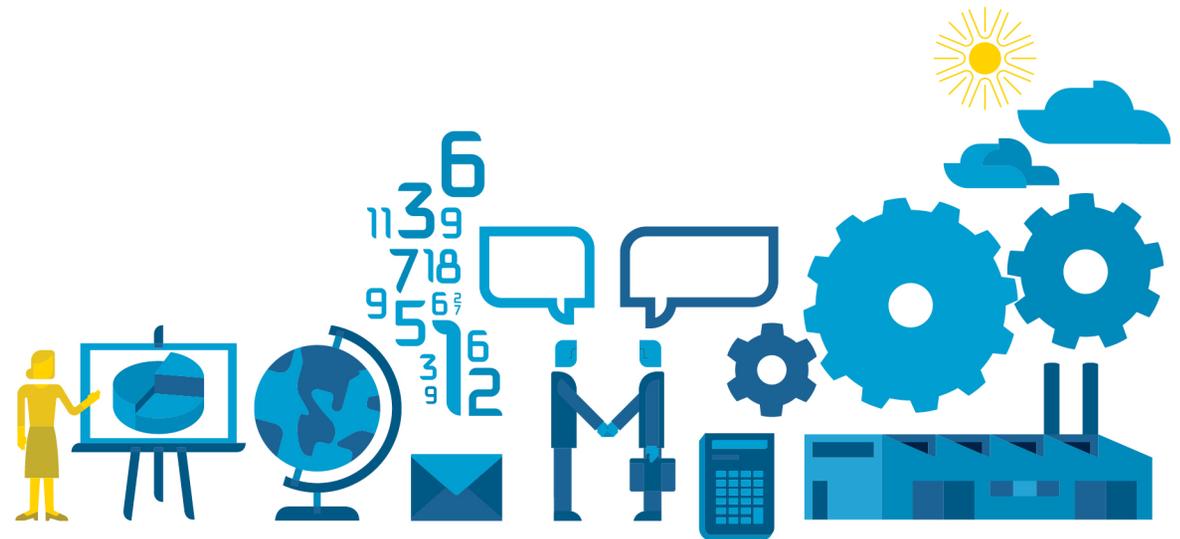
LB/LR	Sponsor	Priority	One-Liner	Committee	Hearing Date	Status	LC	LC Position	NACO	NACO Position
LB1065	Lautenbaugh		Eliminate secret ballot provisions under the Open Meetings Act	Government, Military and Veterans Affairs	2/20/2014		x		x	Watch
LB1066	Lautenbaugh		Require a recorded roll call vote by certain county boards	Government, Military and Veterans Affairs	2/20/2014		x		x	Watch
LB1073	Lathrop		Require employers to e-verify immigration status of new employees	Business & Labor	2/24/2014		x		x	Watch
LB1082	Brasch		Allow all-terrain vehicles and utility-type vehicles to be operated as authorized emergency vehicles	Transportation & Telecommunications	2/10/2014		x			
LB1085	Cook		Require listing of employee salaries and job titles of certain private employers	Business & Labor	2/3/2014		x		x	
LB1086	Pirsch		Transfer cash reserve funds to the Property Tax Credit Cash Fund	Appropriations	2/18/2014		x		x	Watch

Kissel/ES Associates
 Bills of Interest Report
 Client: LC

LB/LR	Sponsor	Priority	One-Liner	Committee	Hearing Date	Status	LC	LC Position	NACO	NACO Position
LB1087	Pirsch		Create a homestead exemption for disabled veterans, widows, and widowers	Revenue	2/6/2014	General File; Select File w/ER178	x		x	Support
LB1090	Conrad		Adopt the Healthy Families and Workplaces Act	Business & Labor	2/24/2014		x		x	Watch
LB1092	Dubas	Dubas (20	Authorize issuance of highway construction bonds	Revenue	2/12/2014	General File w/AM2067; AM2067 Adopted; Chambers FA255 Filed;	x			
LB1094	Davis		Change a fund transfer to the Property Tax Credit Cash Fund	Appropriations	2/18/2014		x		x	Watch
LB1096	Ashford		Change provisions for expansion of a business improvement district	Urban Affairs	2/4/2014		x			
LB1096	Ashford		Change provisions for expansion of a business improvement district	Urban Affairs	2/4/2014		x			

LB/LR	Sponsor	Priority	One-Liner	Committee	Hearing Date	Status	LC	LC Position	NACO	NACO Position
LB1096	Ashford		Change provisions for expansion of a business improvement district	Urban Affairs						

Investment Review



Lancaster County, Nebraska EEs Retirement Plan

Performance results as of December 31, 2013

Robb D. Craddock, CFA
Vice President, Intellectual Capital
(312) 521 - 6122

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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.

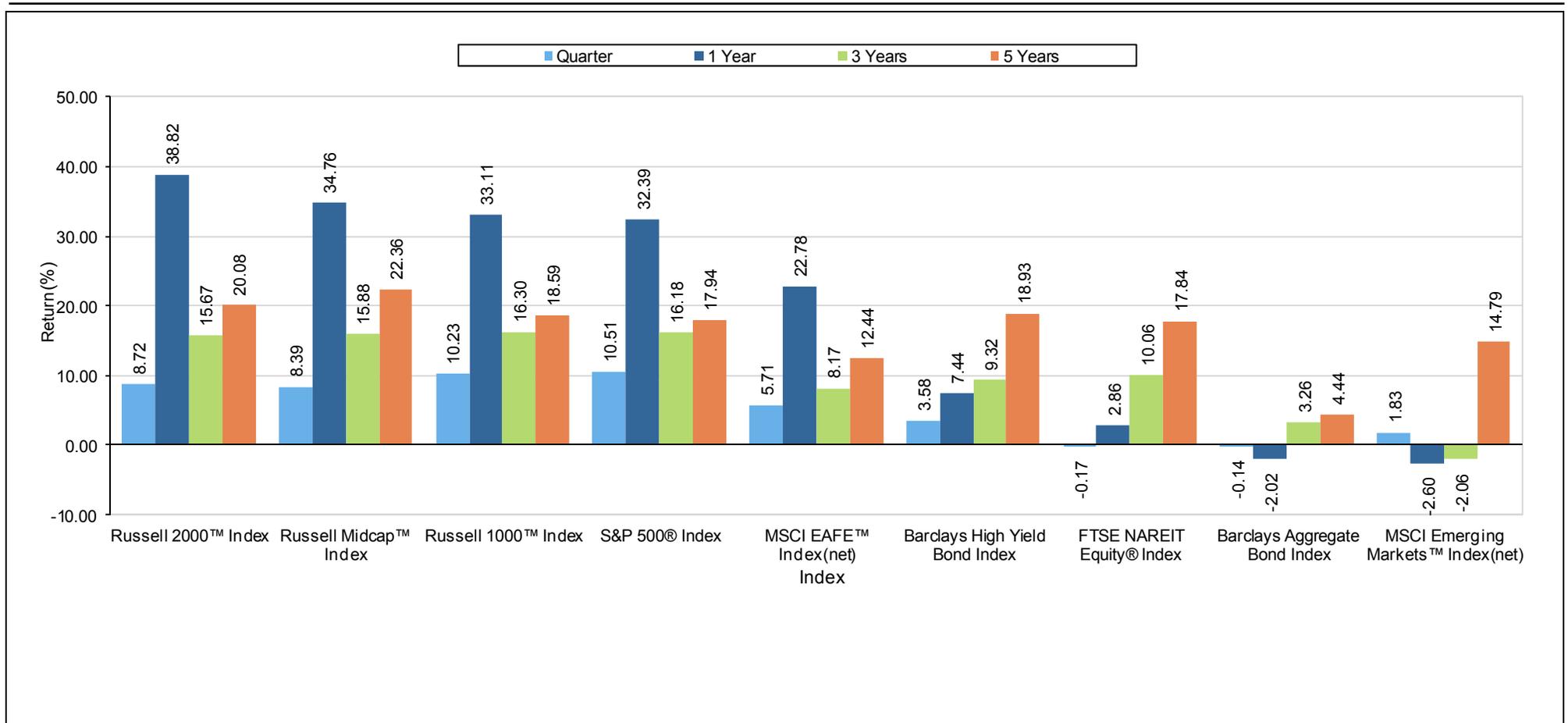
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Economic Review

- The 2013 calendar year will be remembered for the dominant influence of federal government policy developments – fiscal, monetary, and regulatory – on economic and financial market trends. It will also likely be viewed as an inflection point in the U.S. economy, during which time the business cycle began the challenging transition from a weak and fragile recovery to a self-sustaining expansion.
- For the full four and one-half years of economic recovery since 2009, GDP has expanded at an estimated 2.2% compound annual rate. Real GDP growth for all of 2013 is estimated at 2%. The primary economic headwind to growth was the imposition of extremely tight fiscal policy at the start of the year, with a combination of higher taxes and reduced spending subtracting 1.5% from real GDP growth.
- The U.S. economy gathered momentum in the final months of the year. Trends in employment, consumer spending, productivity, auto sales, business profits, and industrial production all exhibited increased strength during the fourth quarter.
- Business trends during 2013 revealed an ongoing rehabilitation of key sectors of the economy that began in 2009: deleveraging of household balance sheets; improving supply and demand conditions within the housing market; steadily improving health of commercial bank balance sheets; and widespread availability of bank credit among small businesses.
- The Federal Reserve continued to exert enormous influence on the global economy and financial markets during 2013. As predicted, QE generated another \$1 trillion in Fed asset purchases for the year. Just prior to year end, the FOMC announced plans to begin reducing the pace of monthly bond purchases from \$85 billion to \$75 billion.

Financial Market Returns



- Financial market performance in the fourth quarter mirrored that of the full year, with stock and bond prices moving in opposite directions. The 32.4% annual return for the S&P 500 Index was its largest calendar year gain since 1997; conversely, the full year negative total return of 2.0% for the fixed income market was only the second negative calendar year in the past fifteen years.
- U.S. large cap stocks performed best in the quarter, gaining over 10%, and U.S. stocks in general outperformed the 5.7% return for international developed equities. Emerging markets lagged.
- In the fourth quarter, commercial real estate generated a strong 11%, much better than the negative return for publically-traded REITs. REITs lagged as did other interest rate sensitive stocks in the rising rate environment. Other real assets were mixed: while natural resources and global infrastructure performed well, all other sectors posted negative returns for the quarter with gold and oil lagging the most. The spot price for gold plunged by nearly 30% in 2013.

Data Source: Russell/Mellon Analytical Services

Domestic Equity Style Returns

Quarter

Large (Russell 1000™ Index)	10.01	10.23	10.44
Mid (Russell Midcap™ Index)	8.56	8.39	8.23
Small (Russell 2000™ Index)	9.30	8.72	8.17
	Value	Blend	Growth

- For the quarter, Large Cap stocks outperformed Small and Mid Cap across all market cap segments, although for the year, Small and Mid Cap remain ahead. Small Cap Growth was the best-performing style for the year.
- For the five year period, Large Cap stock styles have lagged respective Small and Mid Cap styles. It is typical for Small and Mid Cap stocks to lead the market in the early stages of an economic recovery, after which Large Cap often pulls ahead.
- Growth outperformed Value within Large Caps this quarter, but Value outperformed within Mid and Small Caps. For the five year period, Growth remains ahead of Value in all market cap segments.
- The five year annualized return for the Russell 1000 Index jumped from 7.1% on June 30, 2013, to 18.6% on December 31 because the poor third and fourth quarters from 2008's financial crisis are no longer included.

1 Year

Large (Russell 1000™ Index)	32.53	33.11	33.48
Mid (Russell Midcap™ Index)	33.46	34.76	35.74
Small (Russell 2000™ Index)	34.52	38.82	43.30
	Value	Blend	Growth

3 Years

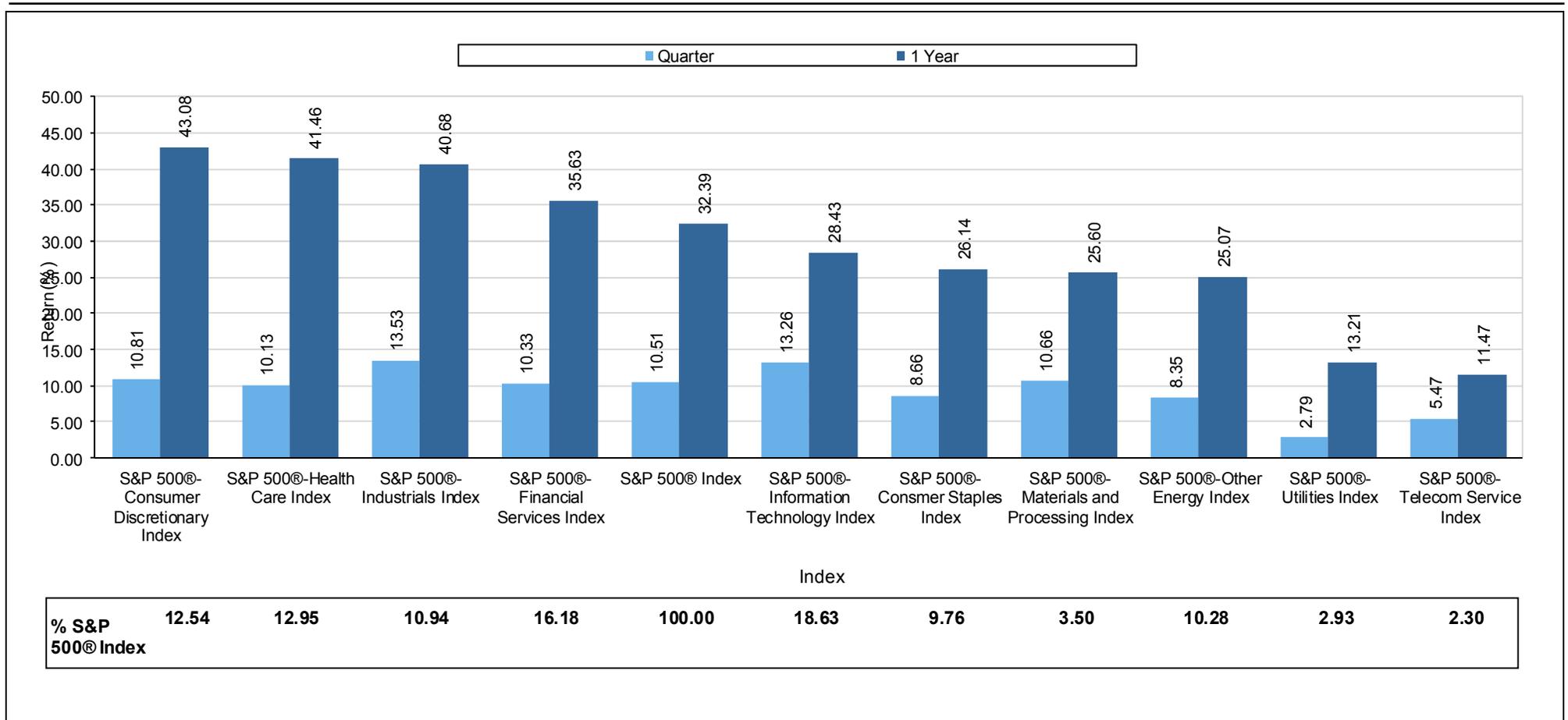
Large (Russell 1000™ Index)	16.06	16.30	16.45
Mid (Russell Midcap™ Index)	15.97	15.88	15.63
Small (Russell 2000™ Index)	14.49	15.67	16.82
	Value	Blend	Growth

5 Years

Large (Russell 1000™ Index)	16.67	18.59	20.39
Mid (Russell Midcap™ Index)	21.16	22.36	23.37
Small (Russell 2000™ Index)	17.64	20.08	22.58
	Value	Blend	Growth

Data Source: Russell/Mellon Analytical Services

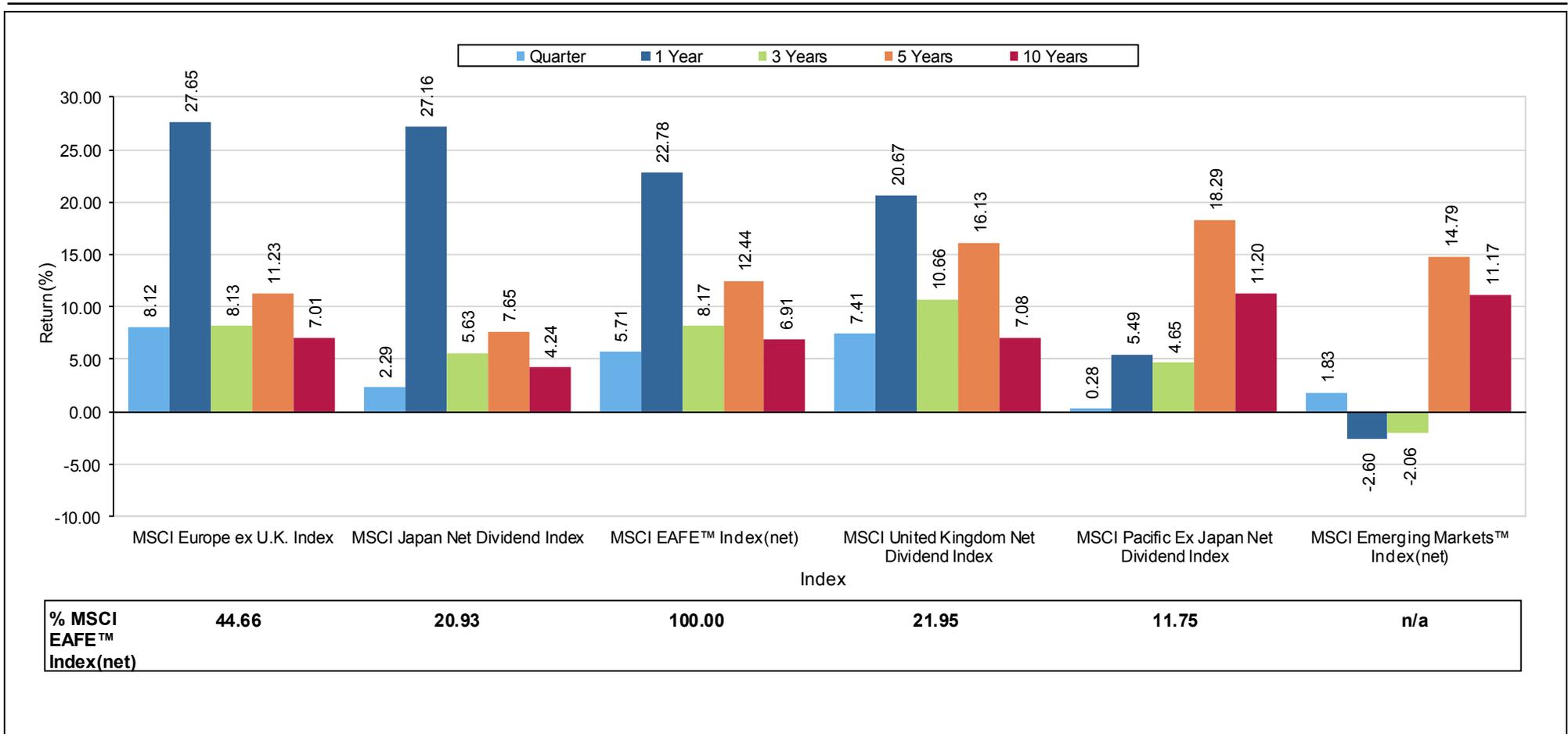
S&P 500 Sector Performance



- Cyclical sectors were the winners in the fourth quarter, aided by better prospects for economic growth. Industrials and Information Technology were the best-performing sectors, followed by Consumer Discretionary and Materials.
- Defensive sectors with stable earnings and dividends were not rewarded. In particular, Utilities and Telecom were notable underperformers, given the sensitivity of these stocks to rising interest rates.
- After a strong second half of 2013, Information Technology stocks ended the year roughly in the middle of the pack; earlier in the year IT was one of the worst-performing sectors. Apple stock gyrations in the past year serve as a good example of the volatility experienced in the sector.

Data Source: Russell/Mellon Analytical Services

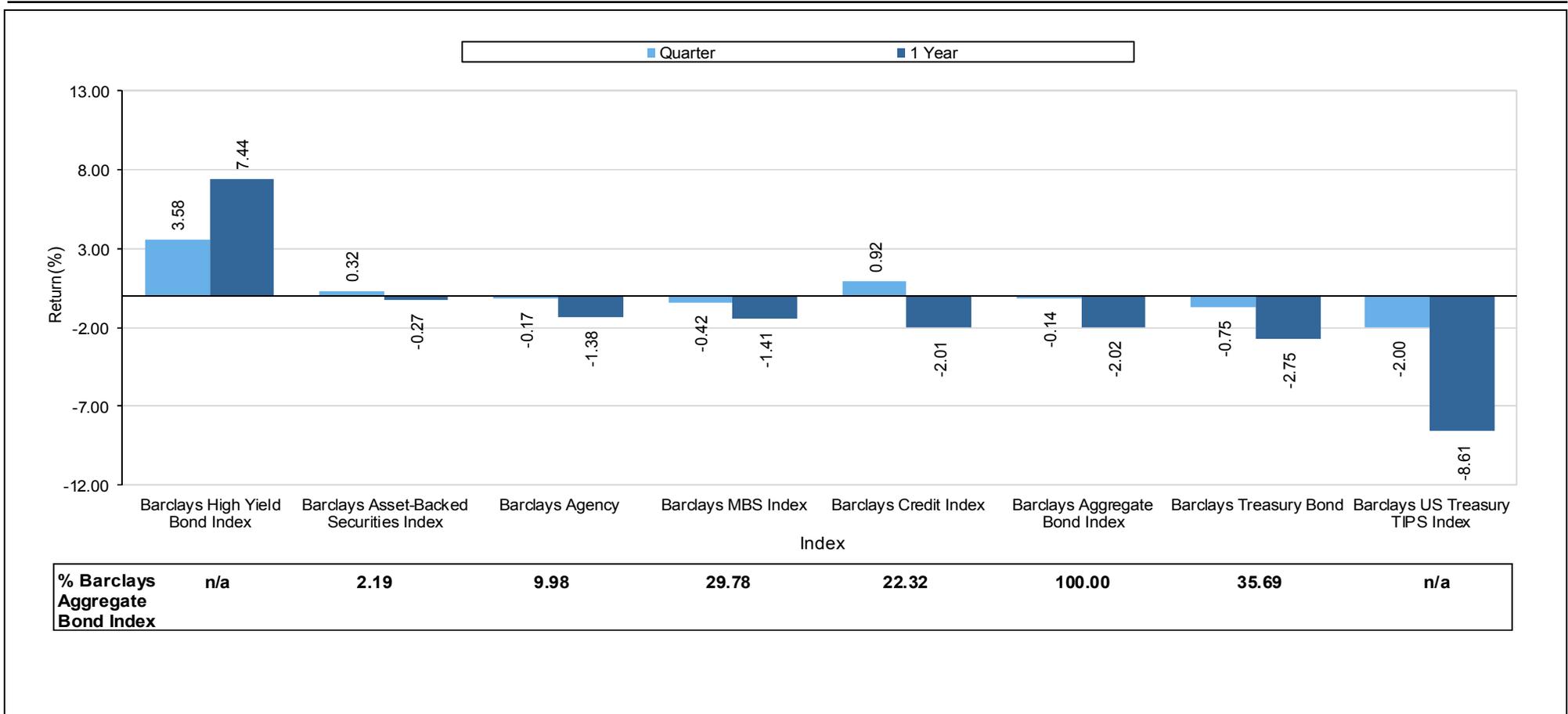
International Index Returns



- The broad EAFE index delivered robust returns for the quarter and the year. Preliminary data suggest that the protracted recession in the eurozone ended late last year and that a slow motion recovery is underway.
- Japan posted strong returns for the year, driven by an extreme program of quantitative easing that is part of “Abenomics,” a broad strategy outlined by Prime Minister Shinzo Abe. This policy has contributed to a sharp slide in the yen, a sharp rise in the stock market and corporate earnings, and an improvement in consumer and business confidence.
- Emerging Markets, while slightly positive for the quarter, were negative for the one and three-year periods. Weakness in world trade and GDP in 2013 negatively impacted developing economies. China’s economic slowdown undermined Asian exports of industrial goods and Latin American exports of natural resources.

Data Source: Russell/Mellon Analytical Services

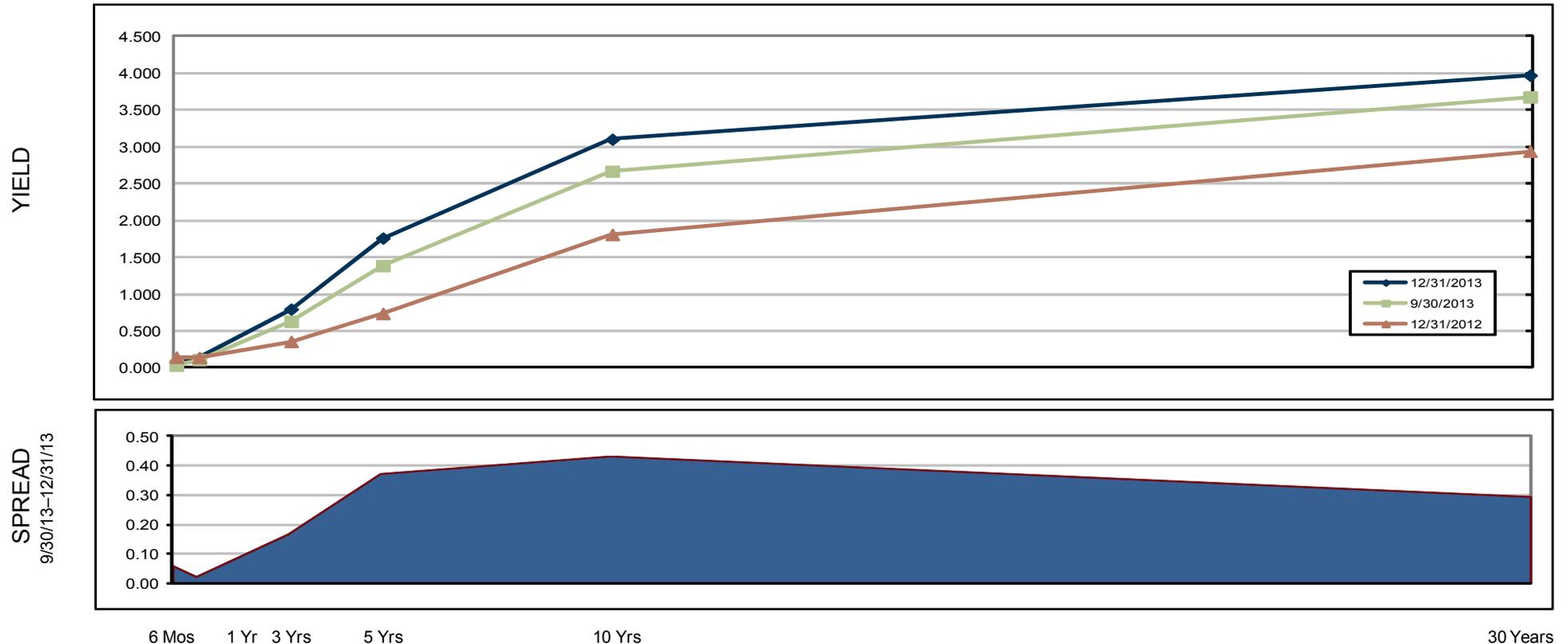
Fixed Income Returns



- Given the market backdrop of rising interest rates, the BC Aggregate finished the year down approximately 2%. The average maturity for the index exceeds 7 years, which makes the index sensitive to changes in interest rates.
- The high-yield bond market posted healthy returns for the quarter and year despite rising interest rates. Defaults remained at the lowest levels in many years and continue to challenge the all-time lows.
- TIPS (Treasury Inflation Protected Securities) were the worst performers for the quarter and the year. Published inflation numbers as well as inflation expectations remained muted, while interest rates rose.

Data Source: Russell/Mellon Analytical Services

U.S. Treasury Yield Curve



- The yield on the 10-year rose year-over-year. The upward trend began in May of 2013 with expectations of Federal Reserve tapering.
- The Federal Reserve announced following the December 17-18 meeting that they would pare back monthly bond purchases by \$10 billion to \$75 billion beginning in January. This move surprised many bond dealers as the Fed had decided to maintain the \$85 billion level in September.
- It seems likely that quantitative easing bond purchases will be phased out over the course of 2014, an action characterized as tapering not monetary tightening. Federal Reserve officials have emphasized that they are likely to maintain the Federal Funds rate at near-zero levels for a considerable period after bond purchases have been reduced or eliminated.

Source: Bloomberg

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.

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Economic & Market Outlook

- Prospects for both U.S. and world economic growth have improved in recent months, as global spending and output have responded to diminishing structural economic imbalances. World economic growth should strengthen moderately during the next year, led by China, the UK, and Asia, and helped by stabilization within the eurozone. Global GDP should expand at a slightly faster rate of 3.25% compared with 2.75% in 2013.
- The U.S. economy appears set to make a transition from the weak and fragile recovery of the past four years to a healthy self-reinforcing expansion during 2014. The implication is reduced dependence on the Federal Reserve for exceptional monetary support. U.S. real GDP is likely to expand at a rate of 3% to 3.5% in both 2014 and 2015.
- In addition, favorable long-range prospects for the U.S. economy are predicated upon major structural trends within four main sectors: manufacturing; capital goods; oil and gas; and construction. Major structural change within these key sectors has the potential to transform the American economy over the next decade.
- A favorable outlook continues for inflation, employment, and corporate profits. Consumer inflation should remain near 2% for the next eighteen months, while the momentum in the labor market exhibited in 2013 should carry over throughout 2014. Corporate earnings should grow at a slightly faster rate over the next two years relative to 2013, within a range of 8% to 10%.
- Financial markets could be more challenging in 2014 compared with 2012 and 2013. Investors should be prepared for much lower equity returns over the next five years relative to the extraordinarily strong returns over the past five years. Fixed income markets are likely to experience negative total returns again in 2014. Equity market returns in 2014 will in all likelihood lag those of 2013.
- There are several notable risks to the outlook, including U.S. fiscal policy, adverse political developments within the eurozone, renewed economic weakness in China, geopolitical risks in the Middle East, the risks to the housing market from steadily rising interest rates, and spreading economic and financial strains associated with increased government regulation.

Plan Summary

Shares of the registered mutual funds are offered through Prudential Investment Management Services LLC (PIMS), Three Gateway Center, 14th Floor, Newark, NJ 07102-4077. PIMS is a Prudential Financial company.

- ⊗ 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.
- ⊗ **The target date is the approximate date when investors plan to start withdrawing their money. The asset allocation of 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.**
- ✱ Fixed Income investment (bond) funds are subject to interest rate risk; their value will decline as interest rates rise.

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.

Indexes are unmanaged and cannot be invested in directly.

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 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.

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 1-877-778-2100 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. It is possible to lose money when investing in securities.

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

The Gibraltar Guaranteed Fund 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.

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.

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.

Executive Summary - 006371

Asset Class	Current Funds	Assets	% of Assets	Meets Perf. ¹ Criteria 12/31/13	DDA ² Rank 12/31/13	Morningstar® Percentile Ranks as of 12/31/2013			Funds for Consideration
						1 Year	3 Year	5 Year	
Large Value	AllianzGI NFJ Dividend Value Instl	\$ 8,957,264	7.3%	Yes	---	78%	46%	85%	
Large Blend	American Funds Fundamental Invs R4	\$ 5,722,509	4.7%	Yes	---	59%	56%	27%	
	Vanguard 500 Index Signal	\$ 1,139,062	0.9%	Yes	---	43%	23%	29%	
Large Growth	Fidelity Advisor® New Insights I	\$ 11,951,322	9.7%	Yes	---	60%	45%	61%	
Mid Value	Perkins Mid Cap Value T	\$ 1,543,575	1.3%	No	---	94%	95%	95%	
	Mid Cap Value / Systematic Fund	\$ 4,295,429	3.5%	No	4	50%	64%	56%	
Mid Blend	Fidelity Advisor® Leveraged Co StkInstl	\$ 1,753,069	1.4%	Yes	---	31%	20%	5%	
	Vanguard Mid Cap Index Signal	\$ 418,816	0.3%	Yes	---	42%	48%	25%	
Mid Growth	Eaton Vance Atlanta Capital SMID-Cap I	\$ 1,022,928	0.8%	Yes	---	43%	9%	20%	
	Mid Cap Growth / Westfield Capital Fund	\$ 4,281,411	3.5%	No	4	51%	60%	57%	
Small Value	AllianzGI NFJ Small-Cap Value Instl	\$ 1,042,995	0.8%	Yes	---	85%	59%	75%	
Small Blend	Vanguard Small Cap Index Signal	\$ 965,572	0.8%	Yes	---	52%	34%	22%	
Small Growth	BlackRock Small Cap Growth Equity Instl	\$ 2,356,256	1.9%	Yes	---	25%	34%	52%	

¹Performance criteria: Fund 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 period.

²The DDA Rank represents the quartile ranking assigned to the fund in the latest Due Diligence Advisor Program Report.

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

Open
 Watch List
 Closed

Executive Summary - 006371

Asset Class	Current Funds	Assets	% of Assets	Meets Perf. ¹ Criteria 12/31/13	DDA ² Rank 12/31/13	Morningstar® Percentile Ranks as of 12/31/2013			Funds for Consideration
						1 Year	3 Year	5 Year	
Small Growth (Continued)	Royce Pennsylvania Mutual Invmt	\$ 2,323,451	1.9%	No	---	79%	75%	77%	
Global Blend	American Funds Capital World G/I R4	\$ 6,101,586	5.0%	Yes	---	52%	46%	68%	
International Blend	American Funds EuroPacific Gr R4	\$ 12,690,148	10.3%	Yes	---	50%	48%	25%	
Balanced Blend (Moderate Allocation)	Oakmark Equity & Income I	\$ 3,014,520	2.5%	Yes	---	3%	23%	65%	
Retirement Income - IncomeFlex (Moderate Allocation)	IncomeFlex LT Conservative Growth Fund	\$ 200,693	0.2%	n/a	---	77%	70%	83%	
	IncomeFlex LT Conservative Growth Fund	\$ 0	0.0%	n/a	---	82%	80%	90%	
	IncomeFlex LT Balanced Fund	\$ 1,914,354	1.6%	n/a	---	47%	46%	63%	
	IncomeFlex LT Balanced Fund	\$ 0	0.0%	n/a	---	52%	60%	72%	
Retirement Income - IncomeFlex (Conservative Allocation)	IncomeFlex LT Income & Equity Fund	\$ 0	0.0%	n/a	---	55%	61%	81%	
	IncomeFlex LT Income & Equity Fund	\$ 35,196	0.0%	n/a	---	47%	51%	74%	
Intermediate-Term Bond	Core Plus Bond / PIMCO Fund	\$ 8,716,294	7.1%	Yes	4	33%	54%	61%	
Stable Value	Gibraltar Guaranteed Fund	\$ 42,299,534	34.5%	n/a	---	---	---	---	
	Total	\$ 122,745,983	100.0%						

¹Performance criteria: Fund 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 period.

²The DDA Rank represents the quartile ranking assigned to the fund in the latest Due Diligence Advisor Program Report.

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

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Executive Summary - 006372

Asset Class	Current Funds	Assets	% of Assets	Meets Perf. ¹ Criteria 12/31/13	DDA ² Rank 12/31/13	Morningstar® Percentile Ranks as of 12/31/2013			Funds for Consideration
						1 Year	3 Year	5 Year	
Large Value	AllianzGI NFJ Dividend Value Instl	\$ 1,973,437	10.7%	Yes	---	78%	46%	85%	
Large Blend	American Funds Fundamental Invs R4	\$ 1,027,519	5.5%	Yes	---	59%	56%	27%	
	Vanguard 500 Index Signal	\$ 258,964	1.4%	Yes	---	43%	23%	29%	
Large Growth	Fidelity Advisor® New Insights I	\$ 1,800,965	9.7%	Yes	---	60%	45%	61%	
Mid Value	Perkins Mid Cap Value T	\$ 349,718	1.9%	No	---	94%	95%	95%	
	Mid Cap Value / Systematic Fund	\$ 554,137	3.0%	No	4	50%	64%	56%	
Mid Blend	Fidelity Advisor® Leveraged Co StkInstl	\$ 336,903	1.8%	Yes	---	31%	20%	5%	
	Vanguard Mid Cap Index Signal	\$ 162,245	0.9%	Yes	---	42%	48%	25%	
Mid Growth	Eaton Vance Atlanta Capital SMID-Cap I	\$ 226,304	1.2%	Yes	---	43%	9%	20%	
	Mid Cap Growth / Westfield Capital Fund	\$ 565,619	3.1%	No	4	51%	60%	57%	
Small Value	AllianzGI NFJ Small-Cap Value Instl	\$ 250,956	1.4%	Yes	---	85%	59%	75%	
Small Blend	Vanguard Small Cap Index Signal	\$ 233,285	1.3%	Yes	---	52%	34%	22%	
Small Growth	BlackRock Small Cap Growth Equity Instl	\$ 339,195	1.8%	Yes	---	25%	34%	52%	

¹Performance criteria: Fund 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 period.

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Plan Summary

Executive Summary - 006372

Asset Class	Current Funds	Assets	% of Assets	Meets Perf. ¹ Criteria 12/31/13	DDA ² Rank 12/31/13	Morningstar® Percentile Ranks as of 12/31/2013			Funds for Consideration
						1 Year	3 Year	5 Year	
Small Growth (Continued)	Royce Pennsylvania Mutual Invmt	\$ 293,175	1.6%	No	---	79%	75%	77%	
Global Blend	American Funds Capital World G/I R4	\$ 569,143	3.1%	Yes	---	52%	46%	68%	
International Blend	American Funds EuroPacific Gr R4	\$ 1,815,682	9.8%	Yes	---	50%	48%	25%	
Balanced Blend (Moderate Allocation)	Oakmark Equity & Income I	\$ 249,354	1.3%	Yes	---	3%	23%	65%	
Retirement Income - IncomeFlex (Moderate Allocation)	IncomeFlex LT Conservative Growth Fund	\$ 0	0.0%	n/a	---	77%	70%	83%	
	IncomeFlex LT Conservative Growth Fund	\$ 0	0.0%	n/a	---	82%	80%	90%	
	IncomeFlex LT Balanced Fund	\$ 323,700	1.7%	n/a	---	47%	46%	63%	
	IncomeFlex LT Balanced Fund	\$ 0	0.0%	n/a	---	52%	60%	72%	
Retirement Income - IncomeFlex (Conservative Allocation)	IncomeFlex LT Income & Equity Fund	\$ 0	0.0%	n/a	---	55%	61%	81%	
	IncomeFlex LT Income & Equity Fund	\$ 11,020	0.1%	n/a	---	47%	51%	74%	
Intermediate-Term Bond	Core Plus Bond / PIMCO Fund	\$ 1,625,456	8.8%	Yes	4	33%	54%	61%	
Stable Value	Gibraltar Guaranteed Fund	\$ 5,559,442	30.0%	n/a	---	---	---	---	
	Total	\$ 18,526,217	100.0%						

¹Performance criteria: Fund 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 period.

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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 performance information current to the most recent month end, please call 1-877-778-2100 or visit our website at www.prudential.com. While past performance is never an indication of future results, short periods of performance may be particularly unrepresentative of long-term performance.

Investment Option/Benchmark	YTD Return	Average Annual Total Returns as of 12/31/2013				Inception Inception	Inception Date	Risk	Alpha	Sharpe	DDA Rank 12/31/13	Expense Ratio	
		1 Year	3 Years	5 Years	10 Years			5 Years	5 Years	5 Years			
Large Value	AllianzGI NFJ Dividend Value Instl	29.21%	29.21%	15.17%	14.48%	7.70%	N/A	May-00	16.67%	-0.98%	0.89%	---	0.71%
	<i>Russell 1000™ Value Index</i>	32.53%	32.53%	16.06%	16.67%	7.58%	---	---	17.34%	0.00%	0.98%	---	---
	<i>Lipper Large Cap Value Funds Index</i>	33.24%	33.24%	14.65%	16.33%	6.83%	---	---	16.36%	0.62%	1.01%	---	---
	<i>Large Value Category Median</i>	31.66%	31.66%	14.92%	16.47%	7.31%	---	---	16.78%	1.05%	1.01%	---	---
Large Blend	American Funds Fundamental Invs R4	31.47%	31.47%	14.73%	18.08%	9.05%	N/A	Jul-02	15.79%	0.09%	1.13%	---	0.66%
	<i>Russell 1000™ Index</i>	33.11%	33.11%	16.30%	18.59%	7.78%	---	---	16.01%	0.00%	1.15%	---	---
	Vanguard 500 Index Signal	32.33%	32.33%	16.14%	17.94%	7.37%	N/A	Sep-06	15.81%	0.00%	1.12%	---	0.05%
	<i>S&P 500® Index</i>	32.39%	32.39%	16.18%	17.94%	7.41%	---	---	15.81%	0.00%	1.12%	---	---
	<i>Lipper Large Cap Core Funds Index</i>	31.82%	31.82%	15.00%	17.09%	6.72%	---	---	15.60%	-0.48%	1.09%	---	---
	<i>Large Blend Category Median</i>	32.00%	32.00%	15.08%	17.28%	7.13%	---	---	15.91%	-0.36%	1.09%	---	---
Large Growth	Fidelity Advisor® New Insights I	32.73%	32.73%	15.23%	18.15%	10.61%	N/A	Jul-03	13.82%	0.12%	1.28%	---	0.74%
	<i>Russell 1000™ Growth Index</i>	33.48%	33.48%	16.45%	20.39%	7.83%	---	---	15.22%	0.00%	1.30%	---	---
	<i>Lipper Large Cap Growth Funds Index</i>	35.41%	35.41%	15.29%	19.59%	7.15%	---	---	16.39%	-1.83%	1.17%	---	---
	<i>Large Growth Category Median</i>	33.81%	33.81%	14.91%	18.82%	7.49%	---	---	16.32%	-2.01%	1.14%	---	---
Mid Value ⚙	Mid Cap Value / Systematic Fund#	34.17%	34.17%	13.93%	20.02%	---	9.70%	Jun-08	17.77%	1.17%	1.12%	4	0.80%
	Perkins Mid Cap Value T	25.92%	25.92%	10.62%	15.17%	9.06%	N/A	Aug-98	14.93%	-1.01%	1.02%	---	0.77%
	<i>Russell Midcap™ Value Index</i>	33.46%	33.46%	15.97%	21.16%	10.25%	---	---	18.88%	0.00%	1.11%	---	---
	<i>Lipper Mid Cap Value Funds Index</i>	36.38%	36.38%	15.21%	21.10%	9.36%	---	---	18.54%	0.54%	1.13%	---	---
	<i>Mid-Cap Value Category Median</i>	34.10%	34.10%	14.65%	20.24%	9.25%	---	---	18.19%	0.21%	1.09%	---	---
Mid Blend ⚙	Fidelity Advisor® Leveraged Co StkInstl	36.81%	36.81%	16.69%	25.99%	11.61%	N/A	Dec-00	23.27%	-1.23%	1.11%	---	0.84%
	Vanguard Mid Cap Index Signal	35.15%	35.15%	15.40%	22.07%	10.11%	N/A	Mar-07	17.97%	-0.14%	1.20%	---	0.10%
	<i>Russell Midcap™ Index</i>	34.76%	34.76%	15.88%	22.36%	10.22%	---	---	18.02%	0.00%	1.21%	---	---
	<i>Lipper Mid Cap Core Funds Index</i>	35.04%	35.04%	13.93%	20.67%	9.12%	---	---	18.21%	-1.42%	1.12%	---	---
	<i>Mid-Cap Blend Category Median</i>	34.18%	34.18%	15.26%	20.21%	9.32%	---	---	18.41%	-1.32%	1.10%	---	---

Sources: Prudential Retirement, Russell, Morningstar™, Lipper.

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Plan Summary

Investment Option/Benchmark	YTD Return	Average Annual Total Returns as of 12/31/2013					Inception Inception	Inception Date	Risk	Alpha	Sharpe	DDA Rank 12/31/13	Expense Ratio
		1 Year	3 Years	5 Years	10 Years	5 Years			5 Years	5 Years			
Mid Growth ☼ Mid Cap Growth / Westfield Capital Fund#	35.20%	35.20%	13.27%	20.45%	---	7.51%	Jun-07	18.32%	-2.36%	1.11%	4	0.85%	
Eaton Vance Atlanta Capital SMID-Cap I	36.06%	36.06%	17.98%	22.81%	12.71%	N/A	Apr-02	17.52%	0.67%	1.26%	---	1.07%	
<i>Russell Midcap™ Growth Index</i>	35.74%	35.74%	15.63%	23.37%	9.77%	---	---	17.63%	0.00%	1.28%	---	---	
<i>Lipper Mid Cap Growth Funds Index</i>	36.52%	36.52%	13.63%	21.39%	9.52%	---	---	17.82%	-1.78%	1.18%	---	---	
<i>Mid-Cap Growth Category Median</i>	35.30%	35.30%	13.84%	20.80%	9.36%	---	---	17.89%	-1.56%	1.15%	---	---	
Small Value ☼ AllianzGI NFJ Small-Cap Value Instl	32.06%	32.06%	14.47%	18.54%	11.61%	N/A	Oct-91	16.39%	4.84%	1.12%	---	0.86%	
<i>Russell 2000™ Value Index</i>	34.52%	34.52%	14.49%	17.64%	8.61%	---	---	21.61%	0.00%	0.86%	---	---	
<i>Lipper Small Cap Value Funds Index</i>	35.26%	35.26%	14.13%	20.00%	9.26%	---	---	20.70%	2.73%	0.98%	---	---	
<i>Small Value Category Median</i>	36.30%	36.30%	14.79%	20.17%	9.31%	---	---	21.06%	3.09%	0.98%	---	---	
Small Blend ☼ Vanguard Small Cap Index Signal	37.79%	37.79%	16.61%	22.55%	10.31%	N/A	Dec-06	20.98%	2.12%	1.08%	---	0.10%	
<i>Russell 2000™ Index</i>	38.82%	38.82%	15.67%	20.08%	9.07%	---	---	20.93%	0.00%	0.98%	---	---	
<i>Lipper Small Cap Core Funds Index</i>	36.13%	36.13%	14.94%	20.80%	9.35%	---	---	19.38%	1.92%	1.07%	---	---	
<i>Small Blend Category Median</i>	37.89%	37.89%	15.68%	20.41%	9.09%	---	---	20.51%	1.09%	1.02%	---	---	
Small Growth ☼ BlackRock Small Cap Growth Equity Instl	45.32%	45.32%	17.38%	21.81%	10.04%	N/A	Sep-93	21.31%	-0.30%	1.03%	---	0.82%	
Royce Pennsylvania Mutual Invmt	35.25%	35.25%	14.09%	20.18%	10.06%	N/A	Oct-72	20.06%	-1.02%	1.02%	---	0.91%	
<i>Russell 2000™ Growth Index</i>	43.30%	43.30%	16.82%	22.58%	9.41%	---	---	20.61%	0.00%	1.09%	---	---	
<i>Lipper Small Cap Growth Funds Index</i>	40.99%	40.99%	16.31%	22.33%	8.32%	---	---	18.67%	1.68%	1.17%	---	---	
<i>Small Growth Category Median</i>	40.93%	40.93%	16.02%	21.96%	9.24%	---	---	19.59%	1.10%	1.12%	---	---	
Global Blend ☼ American Funds Capital World G/I R4	24.86%	24.86%	11.20%	14.40%	9.01%	N/A	Jun-02	17.19%	-0.27%	0.87%	---	0.80%	
<i>MSCI World™ Index(net)</i>	26.68%	26.68%	11.49%	15.02%	6.98%	---	---	17.23%	0.00%	0.90%	---	---	
<i>Lipper Global Funds Index</i>	25.72%	25.72%	9.36%	14.23%	7.11%	---	---	16.90%	-0.31%	0.87%	---	---	
<i>World Stock Category Median</i>	25.31%	25.31%	10.95%	15.68%	7.38%	---	---	18.16%	0.96%	0.92%	---	---	
International Blend ☼ American Funds EuroPacific Gr R4	20.17%	20.17%	7.37%	13.50%	8.91%	N/A	Jun-02	18.57%	1.85%	0.77%	---	0.85%	
<i>MSCI EAFE™ Index(net)</i>	22.78%	22.78%	8.17%	12.44%	6.91%	---	---	19.71%	0.00%	0.69%	---	---	
<i>Lipper International Funds Index</i>	21.23%	21.23%	7.35%	13.18%	7.52%	---	---	19.73%	0.83%	0.72%	---	---	
<i>Foreign Large Blend Category Median</i>	20.15%	20.15%	7.29%	12.22%	6.98%	---	---	20.01%	0.19%	0.69%	---	---	
Balanced Blend (Moderate Allocation) Oakmark Equity & Income I	24.25%	24.25%	10.89%	12.34%	8.35%	N/A	Nov-95	10.71%	-1.02%	1.14%	---	0.78%	
<i>60% R1000 / 40% Barclays Agg</i>	17.95%	17.95%	11.14%	13.09%	6.78%	---	---	9.63%	0.00%	1.32%	---	---	
<i>Lipper Balanced Funds Index</i>	16.39%	16.39%	9.61%	12.70%	6.22%	---	---	10.33%	-1.09%	1.20%	---	---	
<i>Moderate Allocation Category Median</i>	16.84%	16.84%	9.39%	12.93%	6.20%	---	---	10.82%	-1.19%	1.18%	---	---	

Sources: Prudential Retirement, Russell, Morningstar™, Lipper.

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Plan Summary

Investment Option/Benchmark	YTD Return	Average Annual Total Returns as of 12/31/2013				Inception Inception	Inception Date	Risk	Alpha	Sharpe	DDA Rank 12/31/13	Expense Ratio	
		1 Year	3 Years	5 Years	10 Years			5 Years	5 Years	5 Years			
Retirement Income - IncomeFlex (Moderate Allocation) *	IncomeFlex LT Balanced Fund#	17.34%	17.34%	9.50%	12.39%	5.60%	N/A	Nov-06	11.18%	-0.36%	1.10%	---	1.84%
	IncomeFlex LT Balanced Fund#	16.76%	16.76%	8.95%	11.83%	5.07%	N/A	Nov-06	11.18%	-0.86%	1.05%	---	2.34%
	<i>Lifetime Balanced Primary Benchmark</i>	18.46%	18.46%	10.55%	12.96%	6.90%	---	---	10.94%	0.00%	1.16%	---	---
	IncomeFlex LT Conservative Growth Fund#	14.09%	14.09%	8.57%	11.34%	5.39%	N/A	Nov-06	9.53%	-0.20%	1.17%	---	1.78%
	IncomeFlex LT Conservative Growth Fund#	13.52%	13.52%	8.03%	10.79%	4.87%	N/A	Nov-06	9.53%	-0.70%	1.12%	---	2.28%
	<i>Lifetime Conservative Growth Primary Benchmark</i>	15.04%	15.04%	9.42%	11.67%	6.61%	---	---	9.31%	0.00%	1.23%	---	---
	<i>Lipper Balanced Funds Index</i>	16.39%	16.39%	9.61%	12.70%	6.22%	---	---	10.33%	-0.18%	1.20%	---	---
	<i>Moderate Allocation Category Median</i>	16.84%	16.84%	9.39%	12.93%	6.20%	---	---	10.82%	0.13%	1.18%	---	---
Retirement Income - IncomeFlex (Conservative Allocation) *	IncomeFlex LT Income & Equity Fund#	7.96%	7.96%	6.39%	8.81%	4.64%	N/A	Nov-06	6.28%	-0.04%	1.36%	---	1.69%
	IncomeFlex LT Income & Equity Fund#	7.42%	7.42%	5.86%	8.27%	4.12%	N/A	Nov-06	6.28%	-0.54%	1.28%	---	2.19%
	<i>Lifetime Income & Equity Primary Benchmark</i>	8.67%	8.67%	7.04%	8.87%	5.77%	---	---	6.10%	0.00%	1.41%	---	---
	<i>Lipper Balanced Funds Index</i>	16.39%	16.39%	9.61%	12.70%	6.22%	---	---	10.33%	-1.80%	1.20%	---	---
	<i>Conservative Allocation Category Median</i>	7.66%	7.66%	6.42%	10.07%	5.26%	---	---	7.62%	0.18%	1.33%	---	---
Intermediate-Term Bond *	Core Plus Bond / PIMCO Fund#	-1.01%	-1.01%	3.68%	5.81%	5.54%	N/A	Jul-02	4.20%	0.79%	1.35%	4	0.46%
	<i>Barclays Aggregate Bond Index</i>	-2.02%	-2.02%	3.26%	4.44%	4.55%	---	---	2.88%	0.00%	1.49%	---	---
	<i>Intermediate-Term Bond Category Median</i>	-1.45%	-1.45%	3.76%	6.20%	4.62%	---	---	3.26%	1.84%	1.77%	---	---
Stable Value	Gibraltar Guaranteed Fund	2.42%	2.42%	3.02%	3.60%	---	3.68%	Nov-08	---	---	---	---	N/A
	<i>Current Net Annualized Rate as of 07/01/2013: 2.33%</i>												
	<i>5 Year Treasury Average Yield</i>	1.20%	1.20%	1.14%	1.50%	2.67%	---	---	0.18%	0.00%	7.96%	---	---

Sources: Prudential Retirement, Russell, Morningstar™, Lipper.

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Investment Options Review

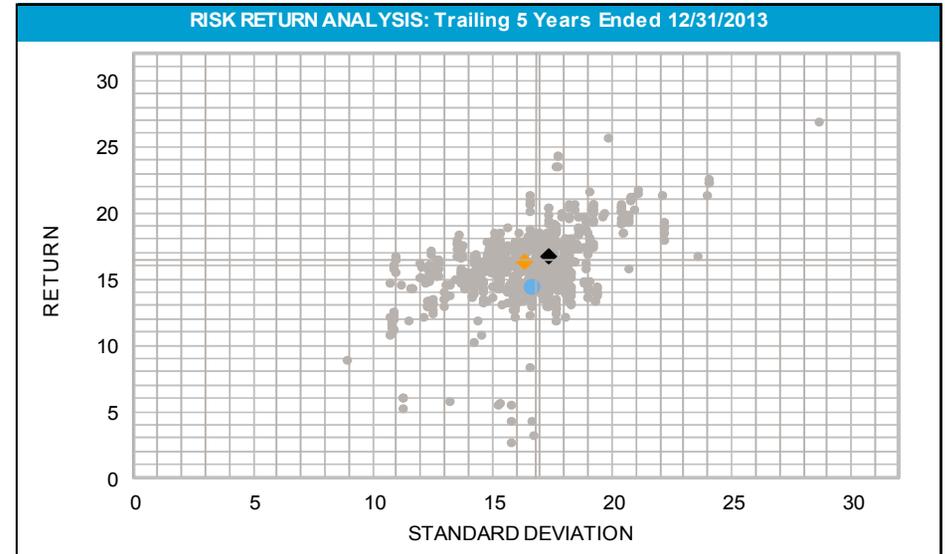
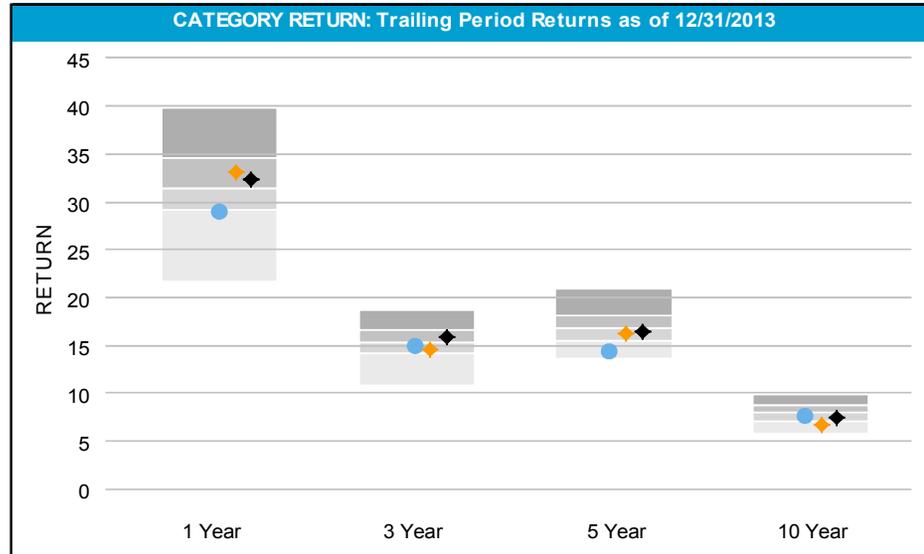
Large Value

Investment Option/Benchmark	YTD Return	Average Annual Total Returns as of 12/31/2013					Inception Date	Risk 5 Years	Alpha 5 Years	Sharpe 5 Years	DDA Rank 12/31/13	Expense Ratio
		1 Year	3 Years	5 Years	10 Years	Inception						
● AllianzGI NFJ Dividend Value Instl	29.21%	29.21%	15.17%	14.48%	7.70%	N/A	May-00	16.67%	-0.98%	0.89%	---	0.71%
◆ Russell 1000™ Value Index	32.53%	32.53%	16.06%	16.67%	7.58%	---	---	17.34%	0.00%	0.98%	---	---
◆ Lipper Large Cap Value Funds Index	33.24%	33.24%	14.65%	16.33%	6.83%	---	---	16.36%	0.62%	1.01%	---	---
Large Value Category Median	31.66%	31.66%	14.92%	16.47%	7.31%	---	---	16.78%	1.05%	1.01%	---	---

Return Rank w/ithin Category	YTD	1 Year	3 Years	5 Years	10 Years	Risk	Alpha	Sharpe
● AllianzGI NFJ Dividend Value Instl	78%	78%	46%	85%	38%	48%	84%	86%

# of funds in Category	304	304	269	256	200
------------------------	-----	-----	-----	-----	-----

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. The lowest is 100.



▲ Please refer to the glossary & notes section at the end of this report for all appropriate notes and disclaimers.
 Source: Morningstar™ Large Value Category for creating asset class universe.

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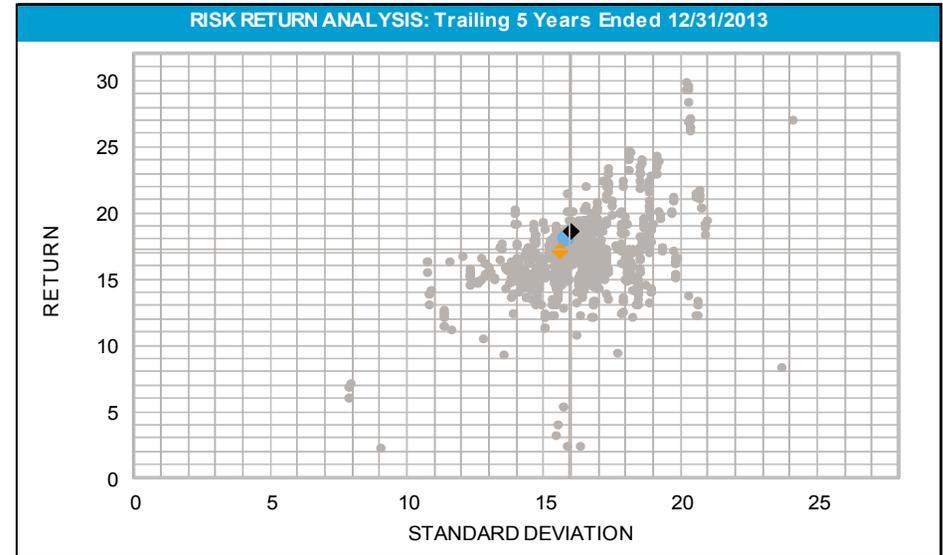
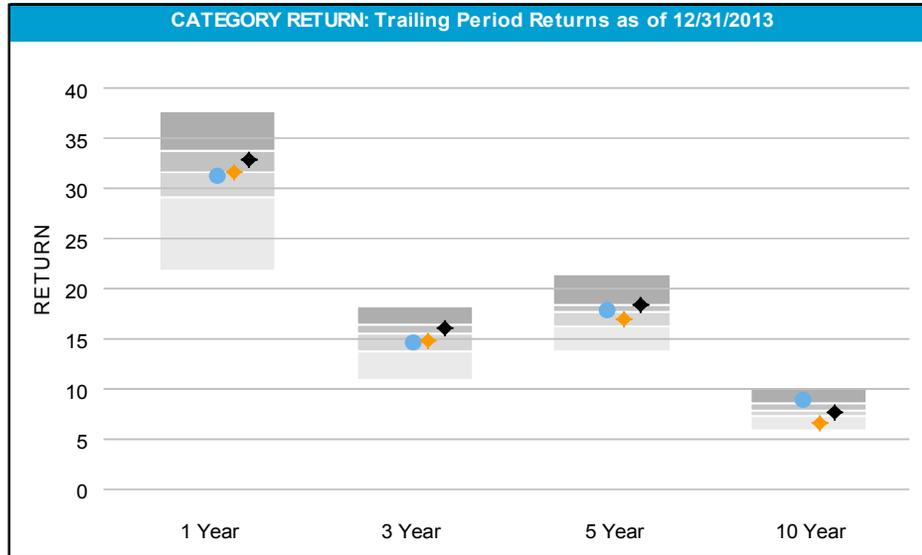
Large Blend

Investment Option/Benchmark	YTD Return	Average Annual Total Returns as of 12/31/2013					Inception Inception	Inception Date	Risk	Alpha	Sharpe	DDA Rank 12/31/13	Expense Ratio
		1 Year	3 Years	5 Years	10 Years	5 Years			5 Years	5 Years			
● American Funds Fundamental Invs R4	31.47%	31.47%	14.73%	18.08%	9.05%	N/A	Jul-02	15.79%	0.09%	1.13%	---	0.66%	
◆ Russell 1000™ Index	33.11%	33.11%	16.30%	18.59%	7.78%	---	---	16.01%	0.00%	1.15%	---	---	
◆ Lipper Large Cap Core Funds Index	31.82%	31.82%	15.00%	17.09%	6.72%	---	---	15.60%	-0.48%	1.09%	---	---	
Large Blend Category Median	32.00%	32.00%	15.08%	17.28%	7.13%	---	---	15.91%	-0.36%	1.09%	---	---	

Return Rank w ithin Category	YTD	1 Year	3 Years	5 Years	10 Years	Risk	Alpha	Sharpe
● American Funds Fundamental Invs R4	59%	59%	56%	27%	7%	35%	24%	24%

# of funds in Category	454	454	405	374	294
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 Source: Morningstar™ Large Blend Category for creating asset class universe.

■ Open ■ Watch List ■ Closed

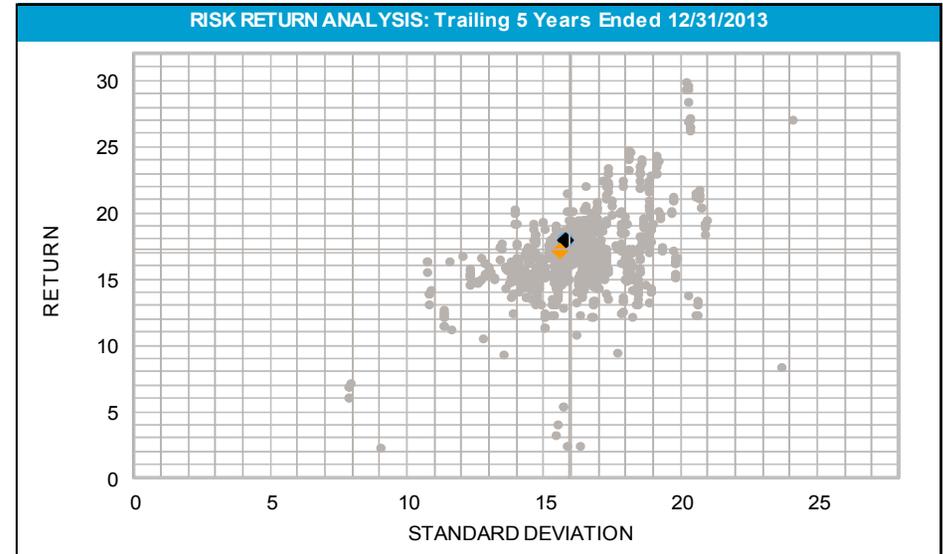
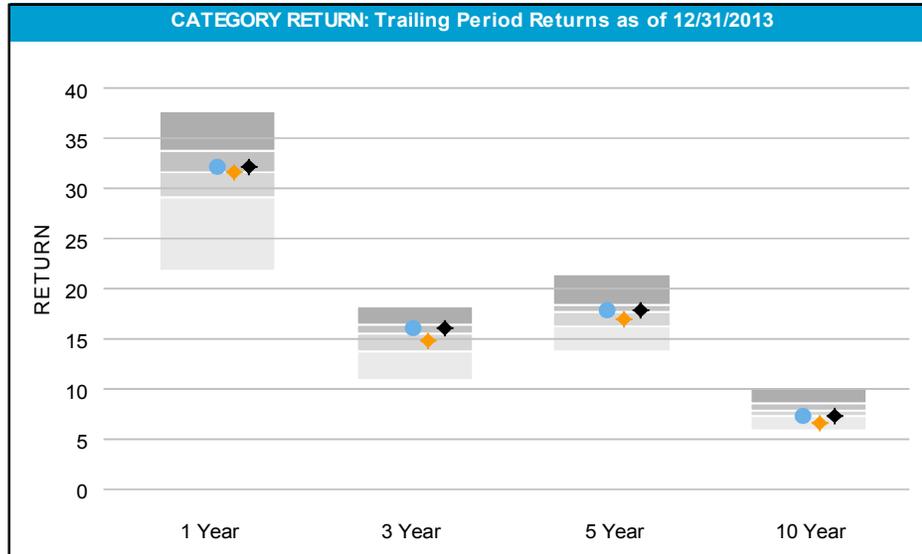
Large Blend

Investment Option/Benchmark	YTD Return	Average Annual Total Returns as of 12/31/2013					Inception Date	Risk 5 Years	Alpha 5 Years	Sharpe 5 Years	DDA Rank 12/31/13	Expense Ratio
		1 Year	3 Years	5 Years	10 Years	Inception						
● Vanguard 500 Index Signal	32.33%	32.33%	16.14%	17.94%	7.37%	N/A	Sep-06	15.81%	0.00%	1.12%	---	0.05%
◆ S&P 500® Index	32.39%	32.39%	16.18%	17.94%	7.41%	---	---	15.81%	0.00%	1.12%	---	---
◆ Lipper Large Cap Core Funds Index	31.82%	31.82%	15.00%	17.09%	6.72%	---	---	15.60%	-0.48%	1.09%	---	---
Large Blend Category Median	32.00%	32.00%	15.08%	17.28%	7.13%	---	---	15.91%	-0.36%	1.09%	---	---

Return Rank w/in Category	YTD	1 Year	3 Years	5 Years	10 Years	Risk	Alpha	Sharpe
● Vanguard 500 Index Signal	43%	43%	23%	29%	37%	41%	35%	28%

# of funds in Category	454	454	405	374	294
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■ Open ■ Watch List ■ Closed

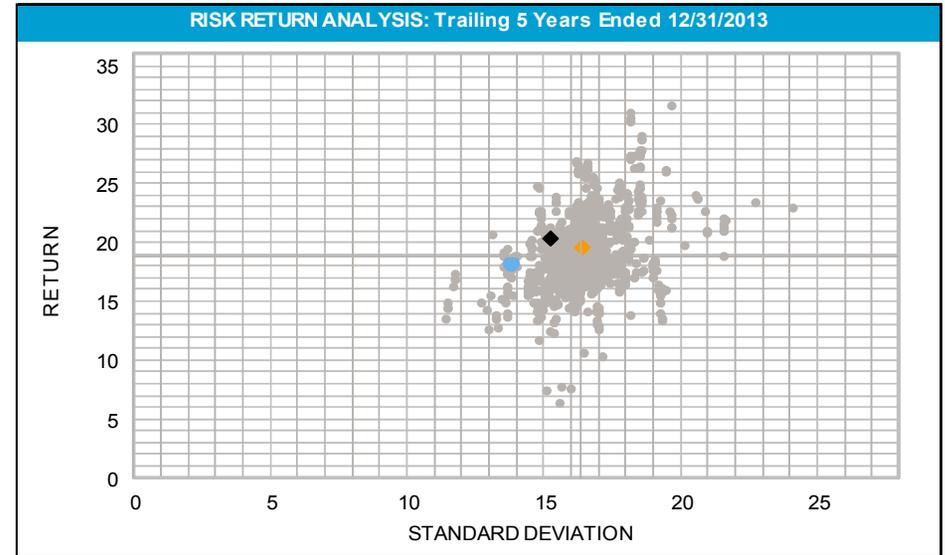
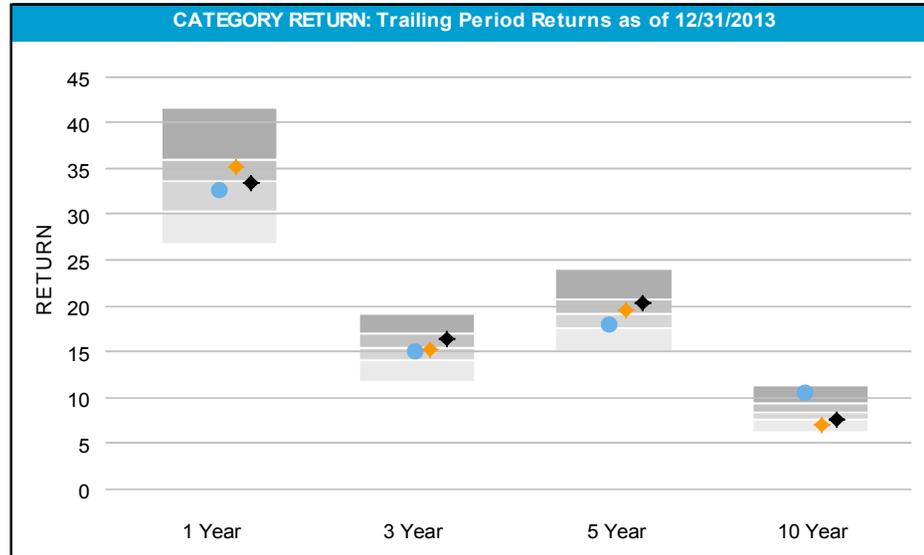
Large Growth

Investment Option/Benchmark	YTD Return	Average Annual Total Returns as of 12/31/2013					Inception Date	Risk 5 Years	Alpha 5 Years	Sharpe 5 Years	DDA Rank 12/31/13	Expense Ratio
		1 Year	3 Years	5 Years	10 Years	Inception						
● Fidelity Advisor® New Insights I	32.73%	32.73%	15.23%	18.15%	10.61%	N/A	Jul-03	13.82%	0.12%	1.28%	---	0.74%
◆ <i>Russell 1000™ Growth Index</i>	33.48%	33.48%	16.45%	20.39%	7.83%	---	---	15.22%	0.00%	1.30%	---	---
◆ <i>Lipper Large Cap Growth Funds Index</i>	35.41%	35.41%	15.29%	19.59%	7.15%	---	---	16.39%	-1.83%	1.17%	---	---
<i>Large Growth Category Median</i>	33.81%	33.81%	14.91%	18.82%	7.49%	---	---	16.32%	-2.01%	1.14%	---	---

Return Rank w ithin Category	YTD	1 Year	3 Years	5 Years	10 Years	Risk	Alpha	Sharpe
● Fidelity Advisor® New Insights I	60%	60%	45%	61%	5%	4%	18%	17%

# of funds in Category	457	457	415	384	312
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 Source: Morningstar™ Large Growth Category for creating asset class universe.

■ Open ■ Watch List ■ Closed

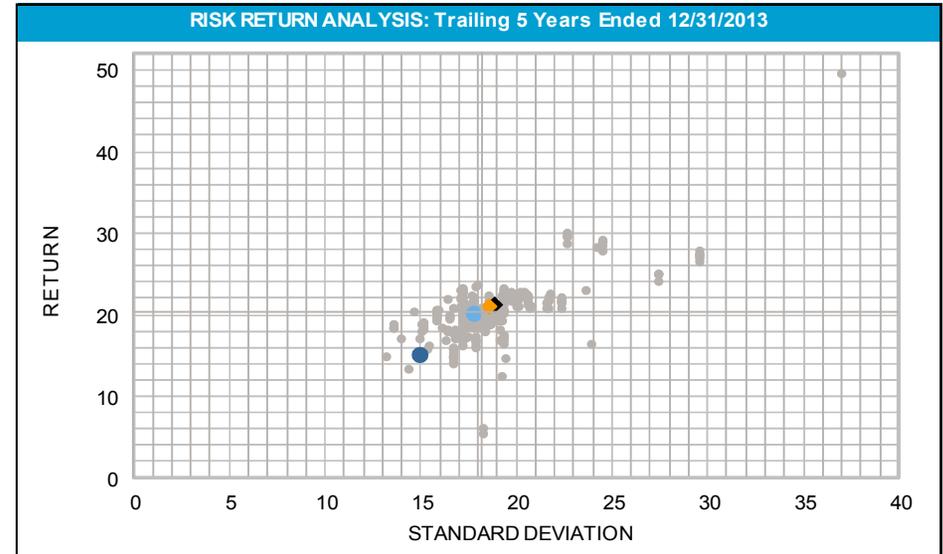
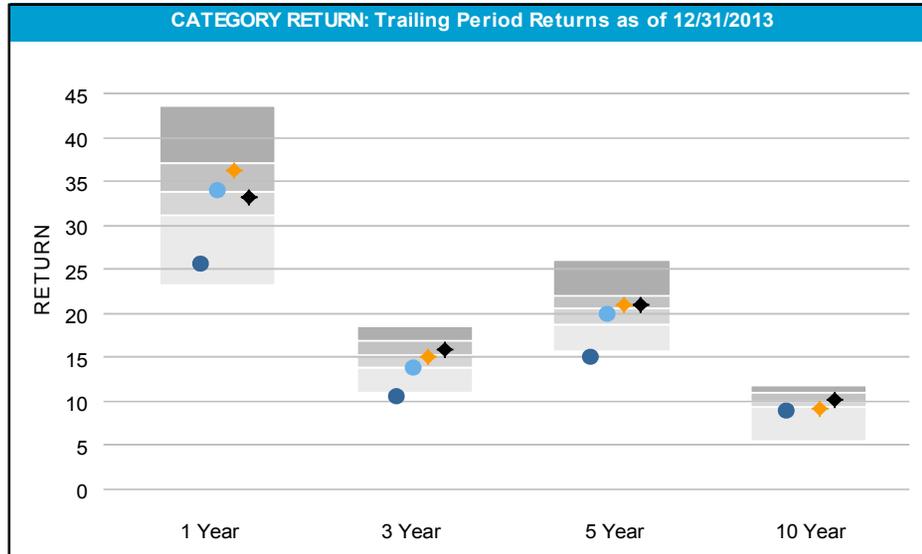
Mid Value

Investment Option/Benchmark	YTD Return	Average Annual Total Returns as of 12/31/2013					Inception Date	Risk 5 Years	Alpha 5 Years	Sharpe 5 Years	DDA Rank 12/31/13	Expense Ratio
		1 Year	3 Years	5 Years	10 Years	Inception						
● Mid Cap Value / Systematic Fund	34.17%	34.17%	13.93%	20.02%	---	9.70%	Jun-08	17.77%	1.17%	1.12%	4	0.80%
● Perkins Mid Cap Value T	25.92%	25.92%	10.62%	15.17%	9.06%	N/A	Aug-98	14.93%	-1.01%	1.02%	---	0.77%
◆ Russell Midcap™ Value index	33.46%	33.46%	15.97%	21.16%	10.25%	---	---	18.88%	0.00%	1.11%	---	---
◆ Lipper Mid Cap Value Funds Index	36.38%	36.38%	15.21%	21.10%	9.36%	---	---	18.54%	0.54%	1.13%	---	---
◆ Mid-Cap Value Category Median	34.10%	34.10%	14.65%	20.24%	9.25%	---	---	18.19%	0.21%	1.09%	---	---

Return Rank w/within Category	YTD	1 Year	3 Years	5 Years	10 Years	Risk	Alpha	Sharpe
● Mid Cap Value / Systematic Fund	50%	50%	64%	56%	---	40%	29%	41%
● Perkins Mid Cap Value T	94%	94%	95%	95%	57%	7%	77%	80%

# of funds in Category	102	102	93	85	59
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 Source: Morningstar™ Mid-Cap Value Category for creating asset class universe.

■ Open ■ Watch List ■ Closed

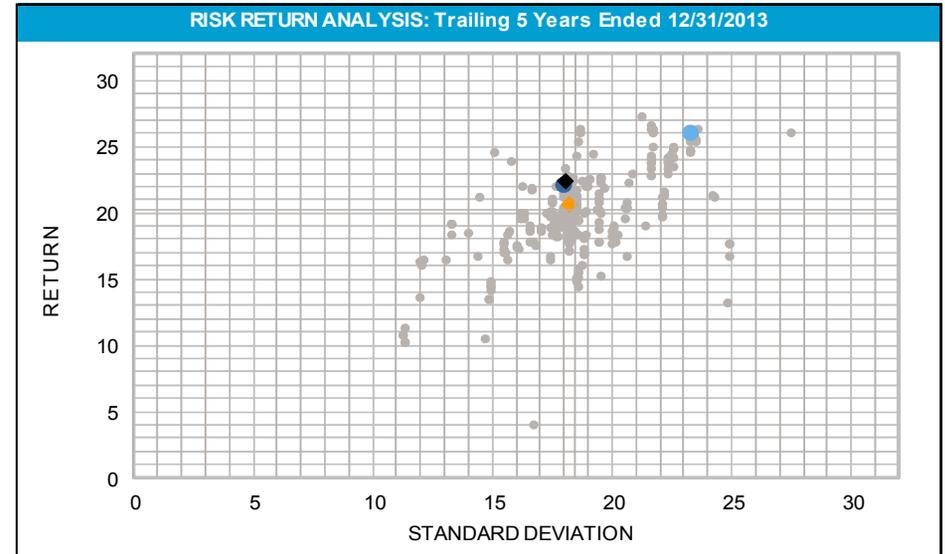
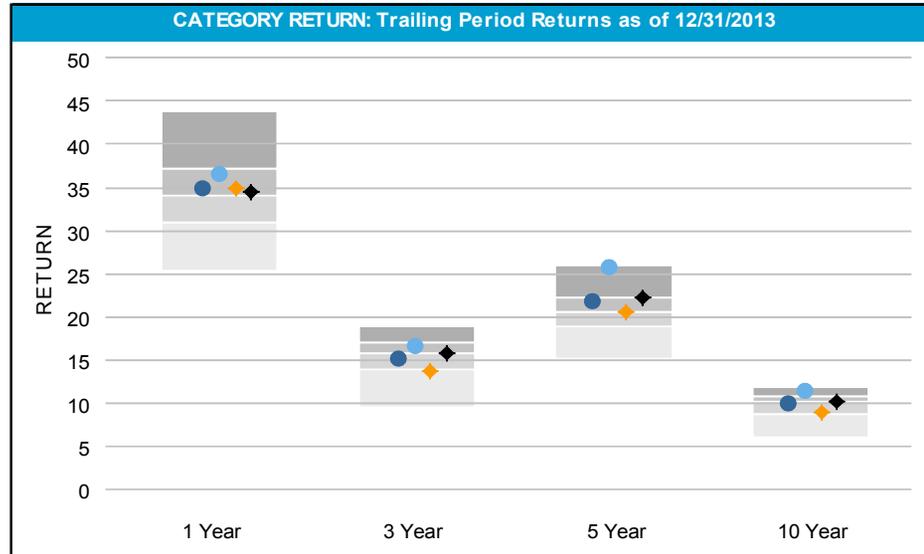
Mid Blend

Investment Option/Benchmark	YTD Return	Average Annual Total Returns as of 12/31/2013				Inception Inception	Inception Date	Risk	Alpha	Sharpe	DDA Rank 12/31/13	Expense Ratio
		1 Year	3 Years	5 Years	10 Years			5 Years	5 Years	5 Years		
● Fidelity Advisor® Leveraged Co StkInstl	36.81%	36.81%	16.69%	25.99%	11.61%	N/A	Dec-00	23.27%	-1.23%	1.11%	---	0.84%
● Vanguard Mid Cap Index Signal	35.15%	35.15%	15.40%	22.07%	10.11%	N/A	Mar-07	17.97%	-0.14%	1.20%	---	0.10%
◆ Russell Midcap™ Index	34.76%	34.76%	15.88%	22.36%	10.22%	---	---	18.02%	0.00%	1.21%	---	---
◆ Lipper Mid Cap Core Funds Index	35.04%	35.04%	13.93%	20.67%	9.12%	---	---	18.21%	-1.42%	1.12%	---	---
Mid-Cap Blend Category Median	34.18%	34.18%	15.26%	20.21%	9.32%	---	---	18.41%	-1.32%	1.10%	---	---

Return Rank w/within Category	YTD	1 Year	3 Years	5 Years	10 Years	Risk	Alpha	Sharpe
● Fidelity Advisor® Leveraged Co StkInstl	31%	31%	20%	5%	1%	93%	49%	47%
● Vanguard Mid Cap Index Signal	42%	42%	48%	25%	21%	35%	22%	15%

# of funds in Category	132	132	122	111	80
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 Source: Morningstar™ Mid-Cap Blend Category for creating asset class universe.

■ Open ■ Watch List ■ Closed

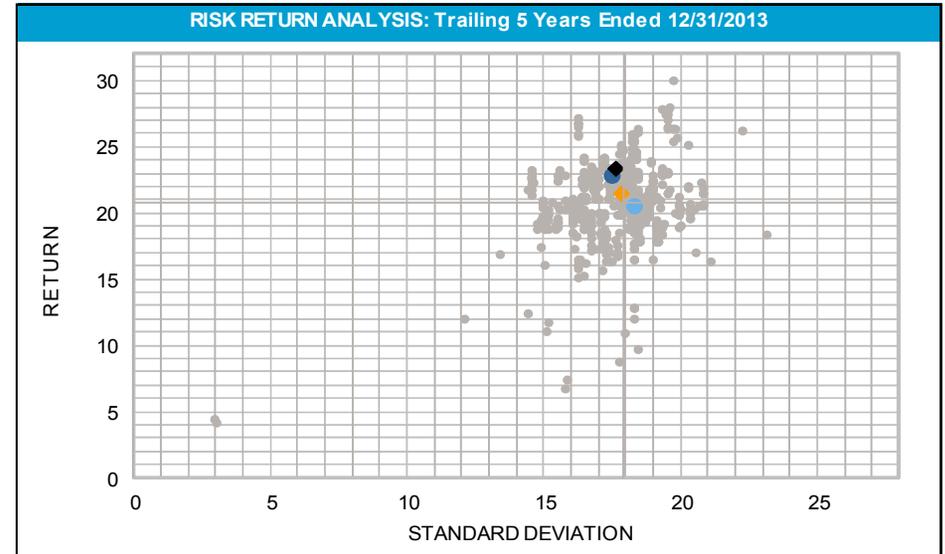
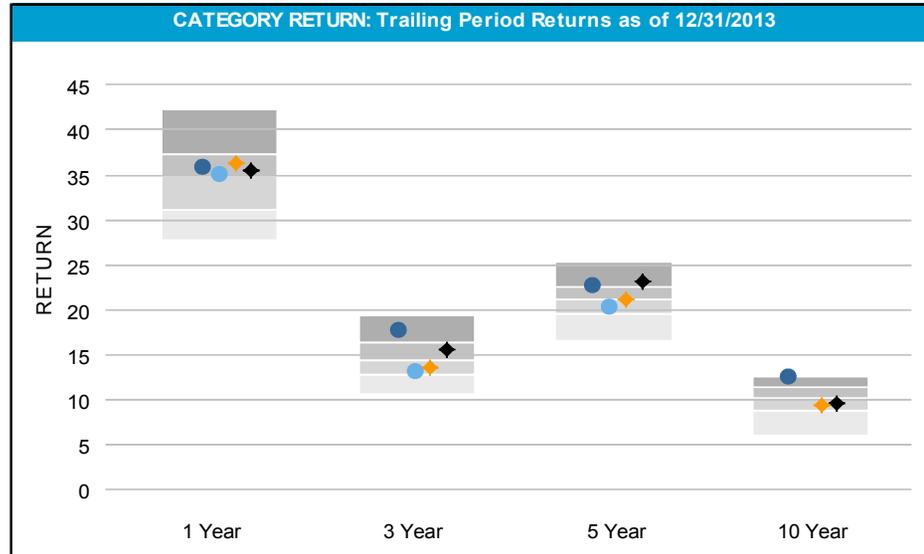
Mid Growth

Investment Option/Benchmark	YTD Return	Average Annual Total Returns as of 12/31/2013					Inception Date	Risk 5 Years	Alpha 5 Years	Sharpe 5 Years	DDA Rank 12/31/13	Expense Ratio
		1 Year	3 Years	5 Years	10 Years	Inception						
● Mid Cap Growth / Westfield Capital Fund	35.20%	35.20%	13.27%	20.45%	---	7.51%	Jun-07	18.32%	-2.36%	1.11%	4	0.85%
● Eaton Vance Atlanta Capital SMID-Cap I	36.06%	36.06%	17.98%	22.81%	12.71%	N/A	Apr-02	17.52%	0.67%	1.26%	---	1.07%
◆ Russell Midcap™ Growth Index	35.74%	35.74%	15.63%	23.37%	9.77%	---	---	17.63%	0.00%	1.28%	---	---
◆ Lipper Mid Cap Growth Funds Index	36.52%	36.52%	13.63%	21.39%	9.52%	---	---	17.82%	-1.78%	1.18%	---	---
◆ Mid-Cap Growth Category Median	35.30%	35.30%	13.84%	20.80%	9.36%	---	---	17.89%	-1.56%	1.15%	---	---

Return Rank w ithin Category	YTD	1 Year	3 Years	5 Years	10 Years	Risk	Alpha	Sharpe
● Mid Cap Growth / Westfield Capital Fund	51%	51%	60%	57%	---	65%	64%	66%
● Eaton Vance Atlanta Capital SMID-Cap I	43%	43%	9%	20%	1%	42%	20%	22%

# of funds in Category	211	211	200	183	152
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 Source: Morningstar™ Mid-Cap Growth Category for creating asset class universe.

■ Open ■ Watch List ■ Closed

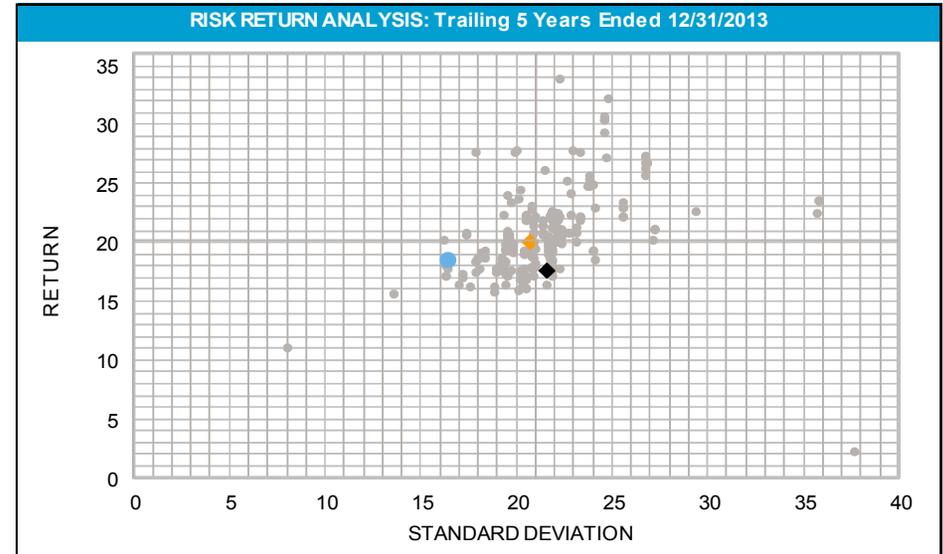
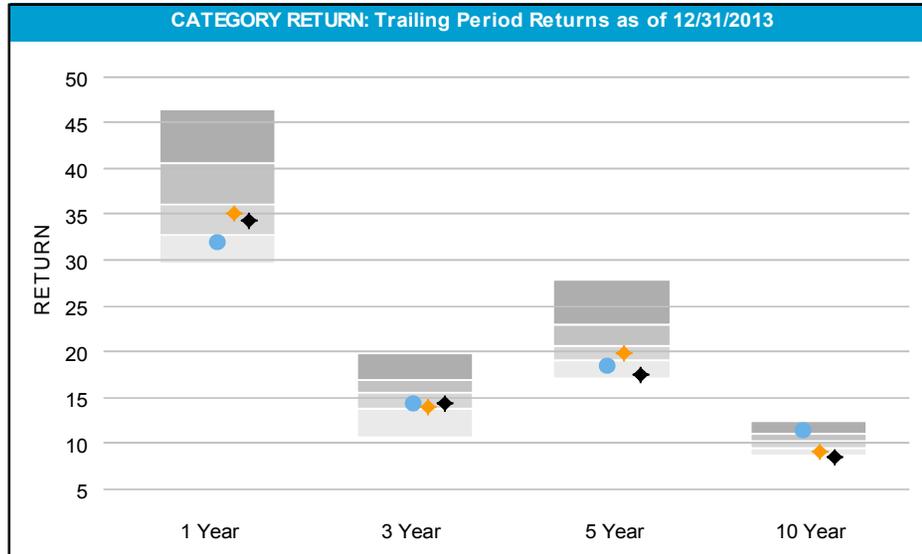
Small Value

Investment Option/Benchmark	YTD Return	Average Annual Total Returns as of 12/31/2013					Inception Inception	Inception Date	Risk	Alpha	Sharpe	DDA Rank 12/31/13	Expense Ratio
		1 Year	3 Years	5 Years	10 Years	5 Years			5 Years	5 Years			
● AllianzGI NFJ Small-Cap Value Instl	32.06%	32.06%	14.47%	18.54%	11.61%	N/A	Oct-91	16.39%	4.84%	1.12%	---	0.86%	
◆ Russell 2000™ Value Index	34.52%	34.52%	14.49%	17.64%	8.61%	---	---	21.61%	0.00%	0.86%	---	---	
◆ Lipper Small Cap Value Funds Index	35.26%	35.26%	14.13%	20.00%	9.26%	---	---	20.70%	2.73%	0.98%	---	---	
Small Value Category Median	36.30%	36.30%	14.79%	20.17%	9.31%	---	---	21.06%	3.09%	0.98%	---	---	

Return Rank w ithin Category	YTD	1 Year	3 Years	5 Years	10 Years	Risk	Alpha	Sharpe
● AllianzGI NFJ Small-Cap Value Instl	85%	85%	59%	75%	4%	4%	25%	18%

# of funds in Category	106	106	94	85	62
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 Source: Morningstar™ Small Value Category for creating asset class universe.

■ Open ■ Watch List ■ Closed

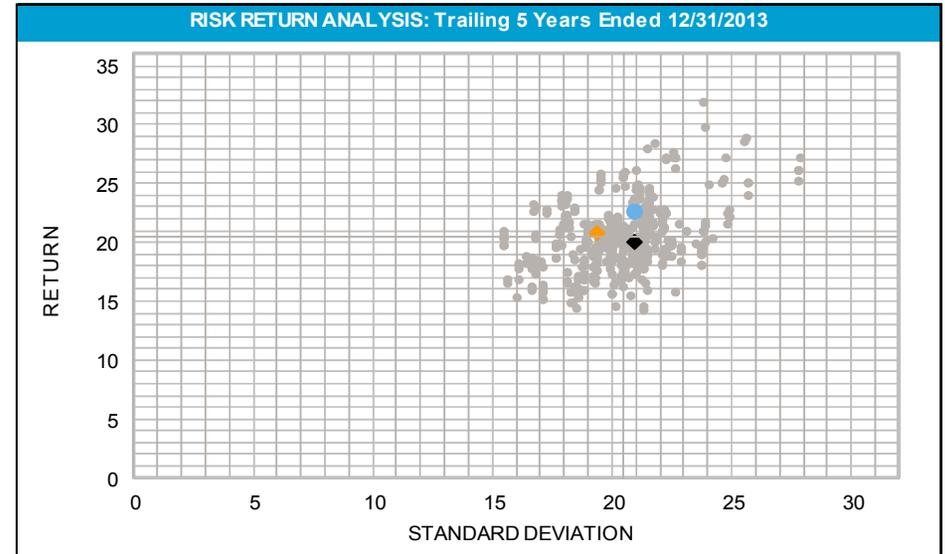
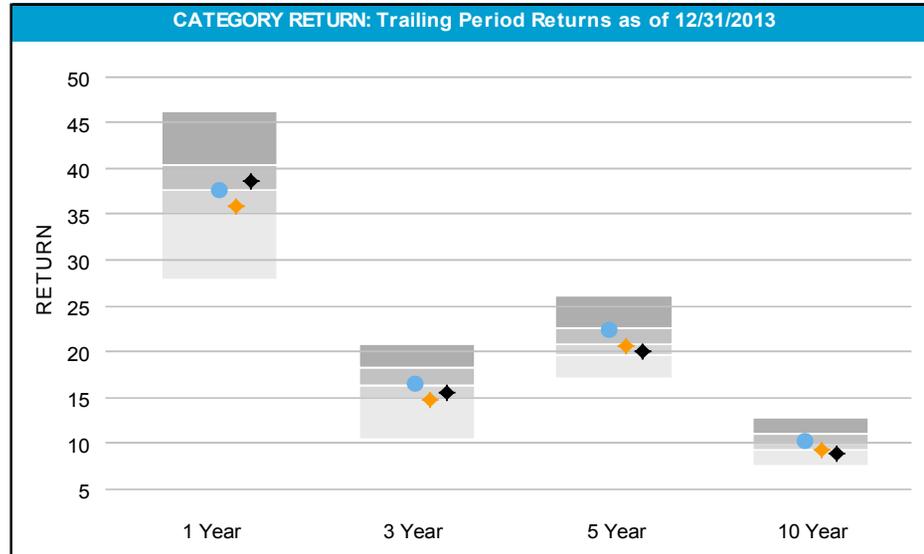
Small Blend

Investment Option/Benchmark	YTD Return	Average Annual Total Returns as of 12/31/2013					Inception Inception	Inception Date	Risk	Alpha	Sharpe	DDA Rank 12/31/13	Expense Ratio
		1 Year	3 Years	5 Years	10 Years	5 Years			5 Years	5 Years			
● Vanguard Small Cap Index Signal	37.79%	37.79%	16.61%	22.55%	10.31%	N/A	Dec-06	20.98%	2.12%	1.08%	---	0.10%	
◆ Russell 2000™ Index	38.82%	38.82%	15.67%	20.08%	9.07%	---	---	20.93%	0.00%	0.98%	---	---	
◆ Lipper Small Cap Core Funds Index	36.13%	36.13%	14.94%	20.80%	9.35%	---	---	19.38%	1.92%	1.07%	---	---	
Small Blend Category Median	37.89%	37.89%	15.68%	20.41%	9.09%	---	---	20.51%	1.09%	1.02%	---	---	

Return Rank w/in Category	YTD	1 Year	3 Years	5 Years	10 Years	Risk	Alpha	Sharpe
● Vanguard Small Cap Index Signal	52%	52%	34%	22%	24%	64%	30%	28%

# of funds in Category	210	210	191	181	133
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 Source: Morningstar™ Small Blend Category for creating asset class universe.

■ Open ■ Watch List ■ Closed

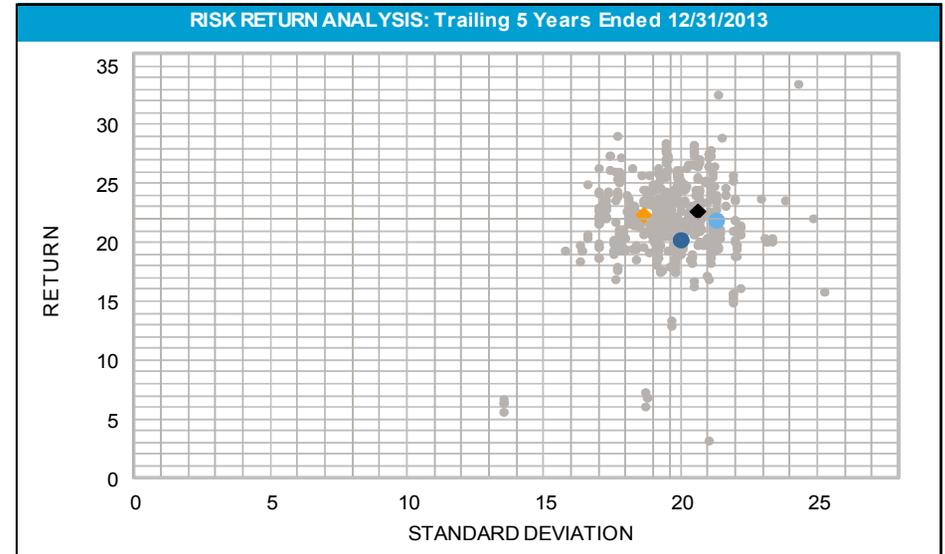
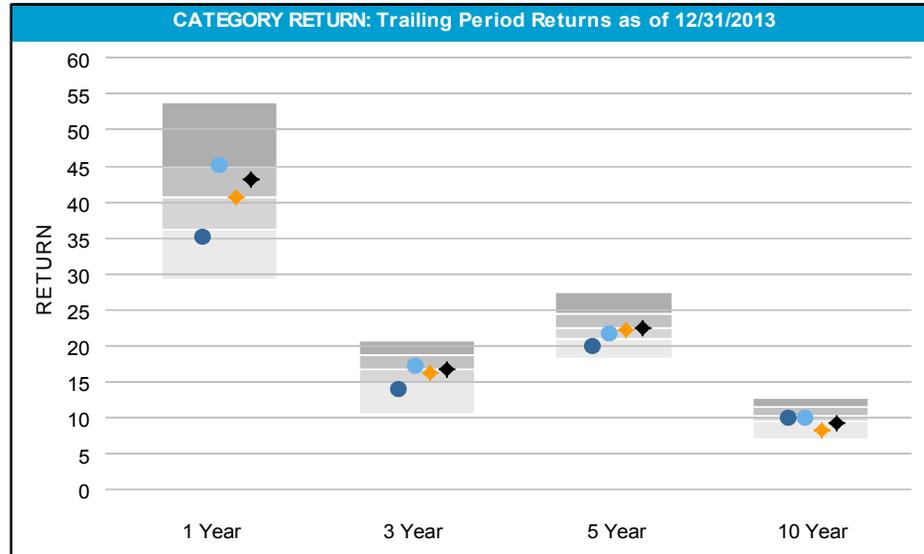
Small Growth

Investment Option/Benchmark	YTD Return	Average Annual Total Returns as of 12/31/2013					Inception Date	Risk 5 Years	Alpha 5 Years	Sharpe 5 Years	DDA Rank 12/31/13	Expense Ratio
		1 Year	3 Years	5 Years	10 Years	Inception						
● BlackRock Small Cap Growth Equity Instl	45.32%	45.32%	17.38%	21.81%	10.04%	N/A	Sep-93	21.31%	-0.30%	1.03%	---	0.82%
● Royce Pennsylvania Mutual Invmt	35.25%	35.25%	14.09%	20.18%	10.06%	N/A	Oct-72	20.06%	-1.02%	1.02%	---	0.91%
◆ Russell 2000™ Growth Index	43.30%	43.30%	16.82%	22.58%	9.41%	---	---	20.61%	0.00%	1.09%	---	---
◆ Lipper Small Cap Growth Funds Index	40.99%	40.99%	16.31%	22.33%	8.32%	---	---	18.67%	1.68%	1.17%	---	---
Small Growth Category Median	40.93%	40.93%	16.02%	21.96%	9.24%	---	---	19.59%	1.10%	1.12%	---	---

Return Rank within Category	YTD	1 Year	3 Years	5 Years	10 Years	Risk	Alpha	Sharpe
● BlackRock Small Cap Growth Equity Instl	25%	25%	34%	52%	33%	89%	74%	75%
● Royce Pennsylvania Mutual Invmt	79%	79%	75%	77%	31%	62%	81%	81%

# of funds in Category	205	205	190	179	144
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 Source: Morningstar™ Small Growth Category for creating asset class universe.

■ Open ■ Watch List ■ Closed

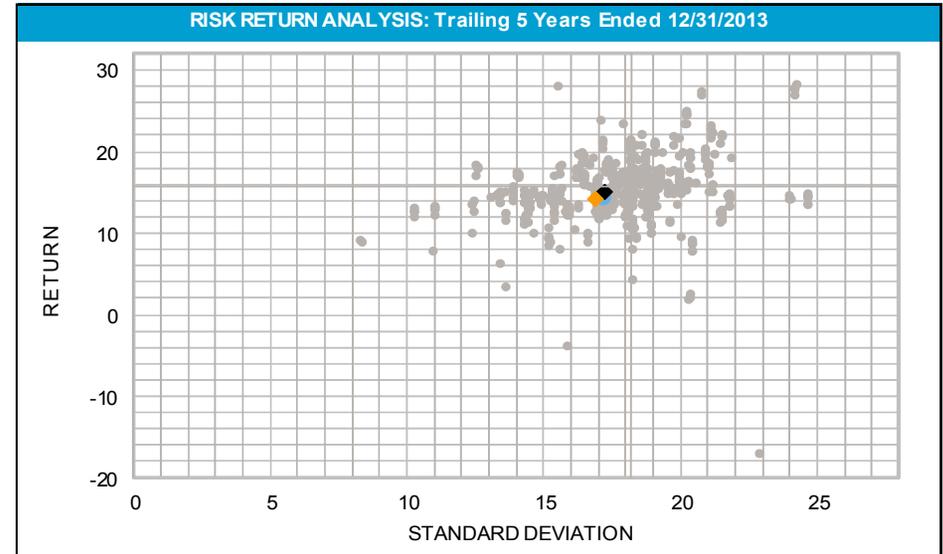
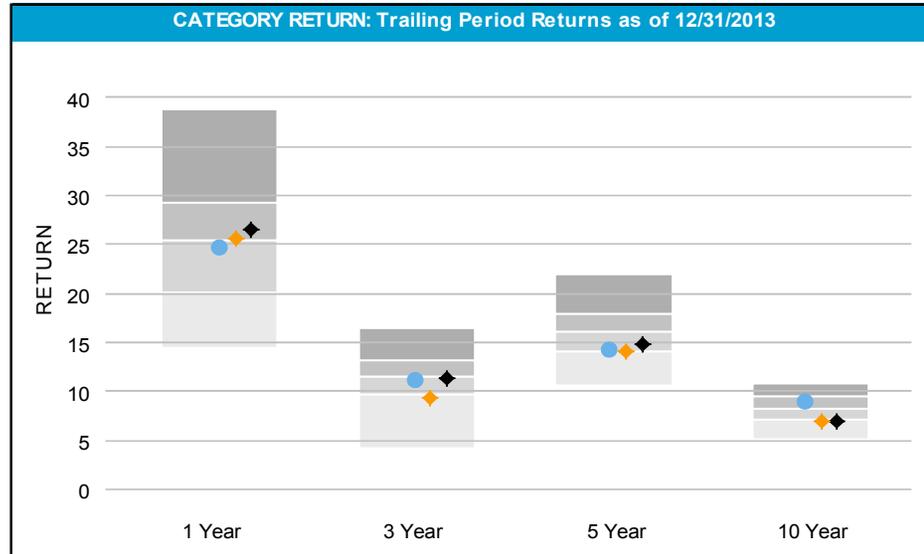
Global Blend

Investment Option/Benchmark	YTD Return	Average Annual Total Returns as of 12/31/2013					Inception Date	Risk 5 Years	Alpha 5 Years	Sharpe 5 Years	DDA Rank 12/31/13	Expense Ratio
		1 Year	3 Years	5 Years	10 Years	Inception						
● American Funds Capital World G/I R4	24.86%	24.86%	11.20%	14.40%	9.01%	N/A	Jun-02	17.19%	-0.27%	0.87%	---	0.80%
◆ MSCI World™ Index (net)	26.68%	26.68%	11.49%	15.02%	6.98%	---	---	17.23%	0.00%	0.90%	---	---
◆ Lipper Global Funds Index	25.72%	25.72%	9.36%	14.23%	7.11%	---	---	16.90%	-0.31%	0.87%	---	---
World Stock Category Median	25.31%	25.31%	10.95%	15.68%	7.38%	---	---	18.16%	0.96%	0.92%	---	---

Return Rank w/in Category	YTD	1 Year	3 Years	5 Years	10 Years	Risk	Alpha	Sharpe
● American Funds Capital World G/I R4	52%	52%	46%	68%	21%	36%	70%	63%

# of funds in Category	265	265	202	171	93
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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.

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

■ Open ■ Watch List ■ Closed

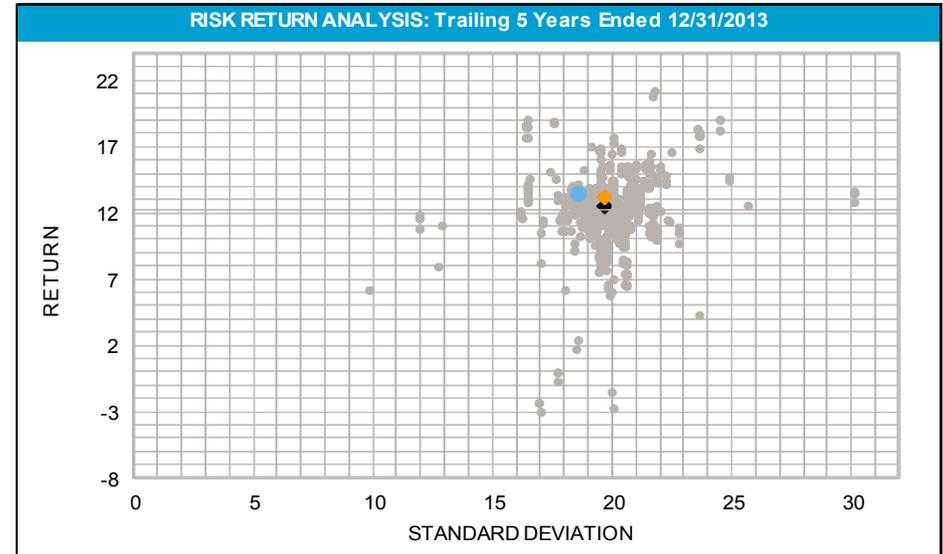
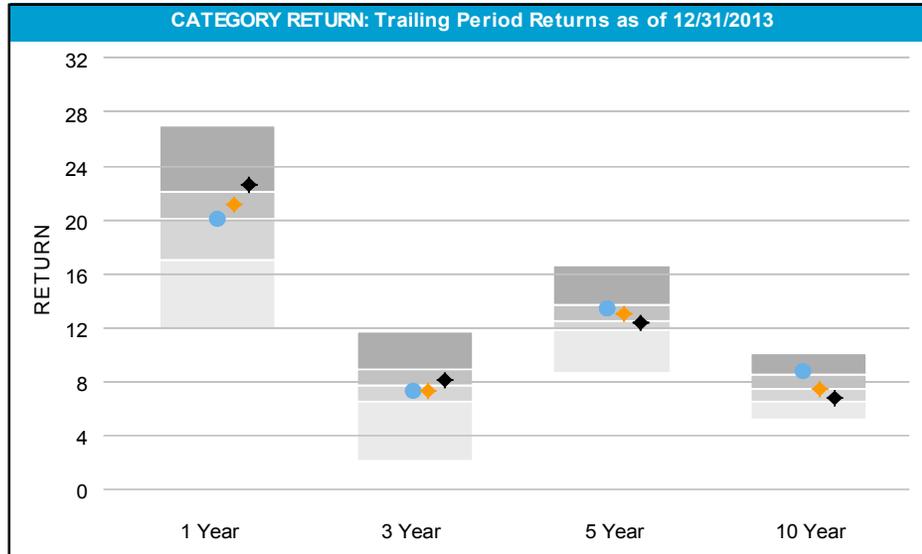
International Blend

Investment Option/Benchmark	YTD Return	Average Annual Total Returns as of 12/31/2013				Inception Inception	Inception Date	Risk 5 Years	Alpha 5 Years	Sharpe 5 Years	DDA Rank 12/31/13	Expense Ratio
		1 Year	3 Years	5 Years	10 Years							
● American Funds EuroPacific Gr R4	20.17%	20.17%	7.37%	13.50%	8.91%	N/A	Jun-02	18.57%	1.85%	0.77%	---	0.85%
◆ MSCI EAFE™ Index(net)	22.78%	22.78%	8.17%	12.44%	6.91%	---	---	19.71%	0.00%	0.69%	---	---
◆ Lipper International Funds Index	21.23%	21.23%	7.35%	13.18%	7.52%	---	---	19.73%	0.83%	0.72%	---	---
Foreign Large Blend Category Median	20.15%	20.15%	7.29%	12.22%	6.98%	---	---	20.01%	0.19%	0.69%	---	---

Return Rank w/ithin Category	YTD	1 Year	3 Years	5 Years	10 Years	Risk	Alpha	Sharpe
● American Funds EuroPacific Gr R4	50%	50%	48%	25%	12%	16%	19%	16%

# of funds in Category	203	203	186	173	118
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 Source: Morningstar™ Foreign Large Blend Category for creating asset class universe.

■ Open ■ Watch List ■ Closed

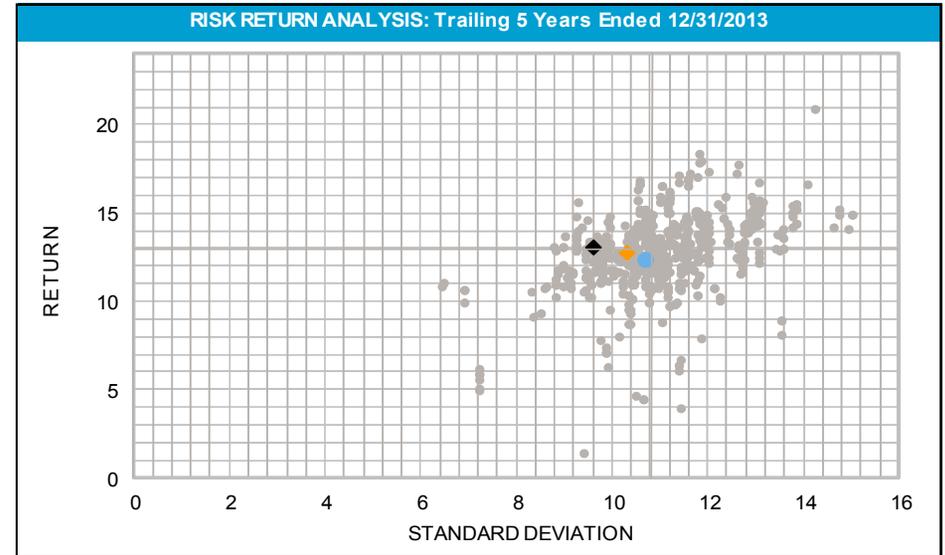
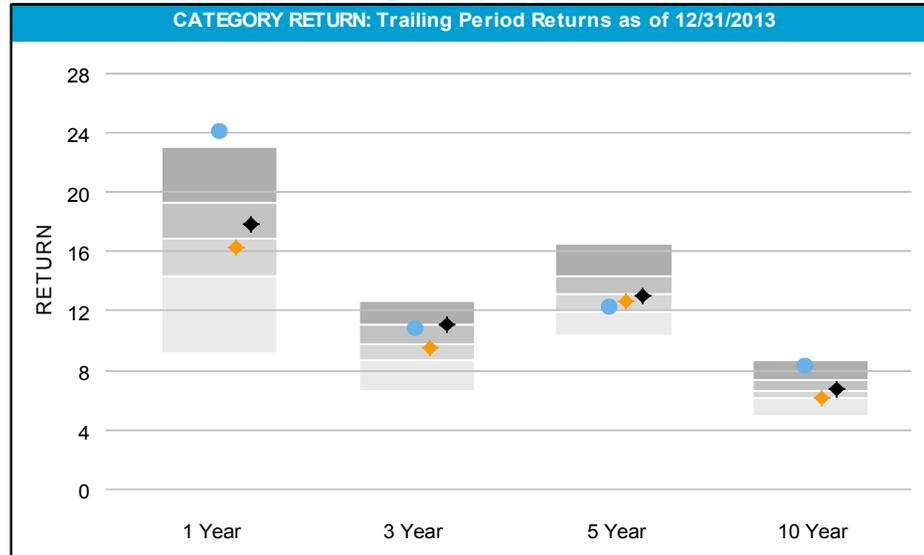
Balanced Blend (Moderate Allocation)

Investment Option/Benchmark	YTD Return	Average Annual Total Returns as of 12/31/2013				Inception Inception	Inception Date	Risk 5 Years	Alpha 5 Years	Sharpe 5 Years	DDA Rank 12/31/13	Expense Ratio
		1 Year	3 Years	5 Years	10 Years							
● Oakmark Equity & Income I	24.25%	24.25%	10.89%	12.34%	8.35%	N/A	Nov-95	10.71%	-1.02%	1.14%	---	0.78%
◆ 60% R1000 / 40% Barclays Agg	17.95%	17.95%	11.14%	13.09%	6.78%	---	---	9.63%	0.00%	1.32%	---	---
◆ Lipper Balanced Funds Index	16.39%	16.39%	9.61%	12.70%	6.22%	---	---	10.33%	-1.09%	1.20%	---	---
Moderate Allocation Category Median	16.84%	16.84%	9.39%	12.93%	6.20%	---	---	10.82%	-1.19%	1.18%	---	---

Return Rank w/within Category	YTD	1 Year	3 Years	5 Years	10 Years	Risk	Alpha	Sharpe
● Oakmark Equity & Income I	3%	3%	23%	65%	5%	44%	45%	62%

# of funds in Category	229	229	196	181	143
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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. The lowest is 100.



▲ Please refer to the glossary & notes section at the end of this report for all appropriate notes and disclaimers.
 Source: Morningstar™ Moderate Allocation Category for creating asset class universe.

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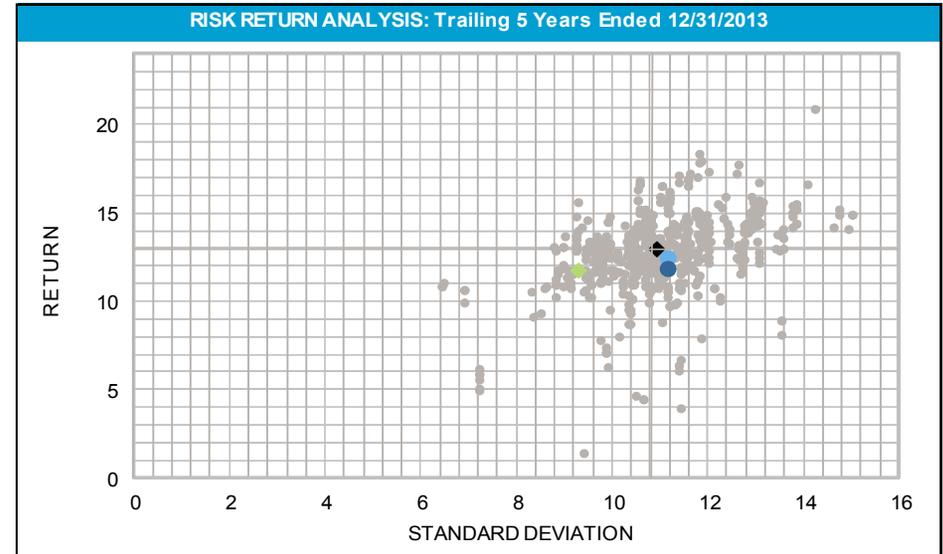
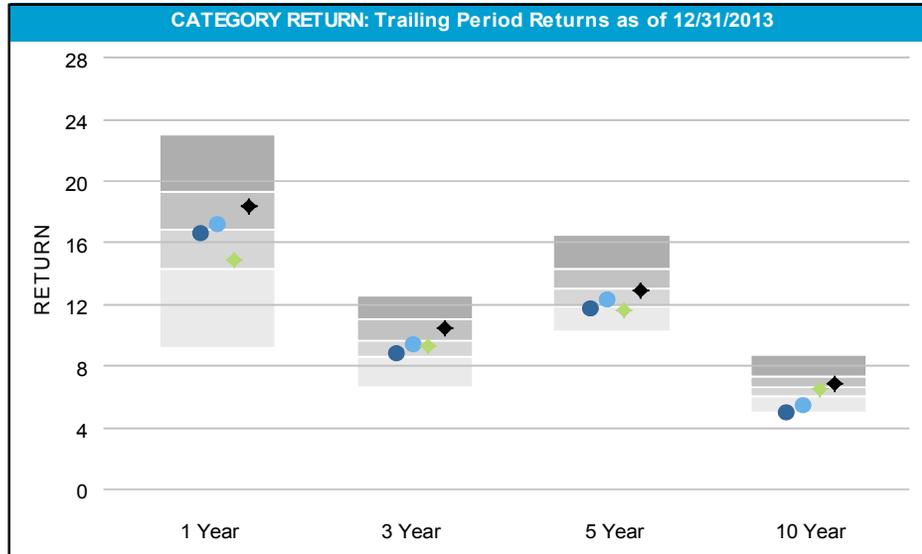
Retirement Income - IncomeFlex (Moderate Allocation)

Investment Option/Benchmark	YTD Return	Average Annual Total Returns as of 12/31/2013				Inception Inception	Inception Date	Risk 5 Years	Alpha 5 Years	Sharpe 5 Years	DDA Rank 12/31/13	Expense Ratio
		1 Year	3 Years	5 Years	10 Years							
● IncomeFlex LT Balanced Fund	17.34%	17.34%	9.50%	12.39%	5.60%	N/A	Nov-06	11.18%	-0.36%	1.10%	---	1.84%
● IncomeFlex LT Balanced Fund	16.76%	16.76%	8.95%	11.83%	5.07%	N/A	Nov-06	11.18%	-0.86%	1.05%	---	2.34%
◆ Lifetime Balanced Primary Benchmark	18.46%	18.46%	10.55%	12.96%	6.90%	---	---	10.94%	0.00%	1.16%	---	---
◆ Lifetime Conservative Growth Primary Benchmark	15.04%	15.04%	9.42%	11.67%	6.61%	---	---	9.31%	0.00%	1.23%	---	---
Moderate Allocation Category Median	16.84%	16.84%	9.39%	12.93%	6.20%	---	---	10.82%	0.13%	1.18%	---	---

Return Rank w/within Category	YTD	1 Year	3 Years	5 Years	10 Years	Risk	Alpha	Sharpe
● IncomeFlex LT Balanced Fund	47%	47%	46%	63%	78%	62%	77%	69%
● IncomeFlex LT Balanced Fund	52%	52%	60%	72%	90%	62%	87%	82%

# of funds in Category	229	229	196	181	143
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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. The lowest is 100.



The target date is the approximate date when investors plan to start withdrawing their money. The asset allocation of 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.

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 Source: Morningstar™ Moderate Allocation Category for creating asset class universe.

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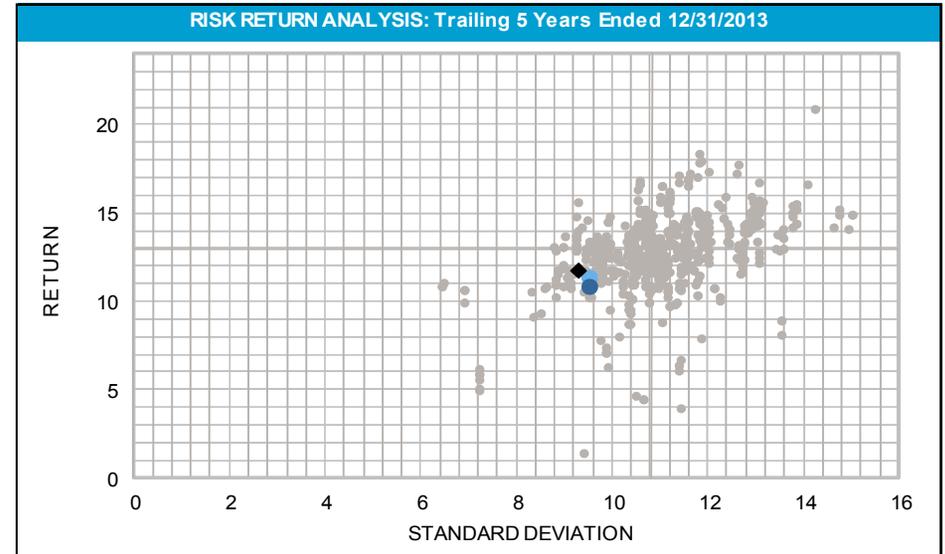
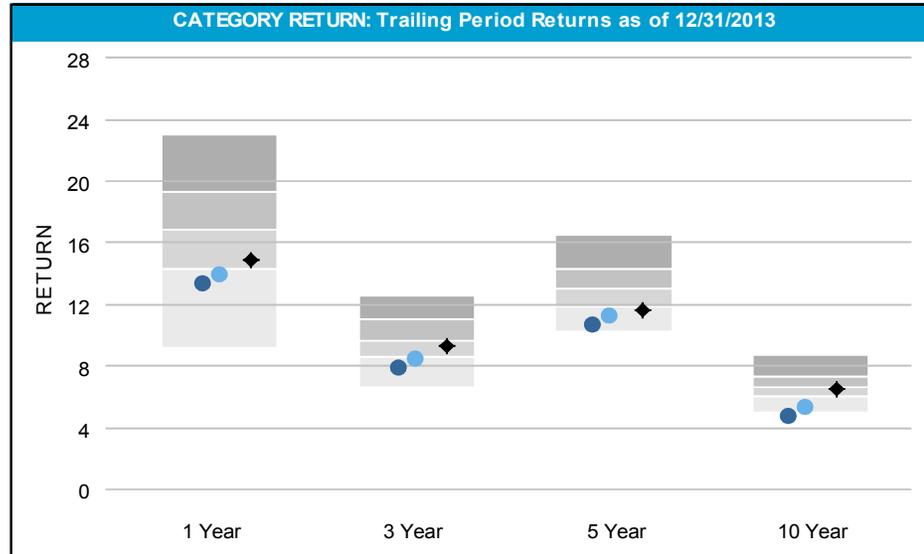
Retirement Income - IncomeFlex (Moderate Allocation)

Investment Option/Benchmark	YTD Return	Average Annual Total Returns as of 12/31/2013				Inception	Inception Date	Risk 5 Years	Alpha 5 Years	Sharpe 5 Years	DDA Rank 12/31/13	Expense Ratio
		1 Year	3 Years	5 Years	10 Years							
● IncomeFlex LT Conservative Growth Fund	14.09%	14.09%	8.57%	11.34%	5.39%	N/A	Nov-06	9.53%	-0.20%	1.17%	---	1.78%
● IncomeFlex LT Conservative Growth Fund	13.52%	13.52%	8.03%	10.79%	4.87%	N/A	Nov-06	9.53%	-0.70%	1.12%	---	2.28%
◆ Lifetime Conservative Growth Primary Benchmark	15.04%	15.04%	9.42%	11.67%	6.61%	---	---	9.31%	0.00%	1.23%	---	---
Moderate Allocation Category Median	16.84%	16.84%	9.39%	12.93%	6.20%	---	---	10.82%	0.13%	1.18%	---	---

Return Rank w/in Category	YTD	1 Year	3 Years	5 Years	10 Years	Risk	Alpha	Sharpe
● IncomeFlex LT Conservative Growth Fund	77%	77%	70%	83%	84%	14%	60%	54%
● IncomeFlex LT Conservative Growth Fund	82%	82%	80%	90%	92%	14%	68%	65%

# of funds in Category	229	229	196	181	143
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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. The lowest is 100.



The target date is the approximate date when investors plan to start withdrawing their money. The asset allocation of 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.

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 Source: Morningstar™ Moderate Allocation Category for creating asset class universe.

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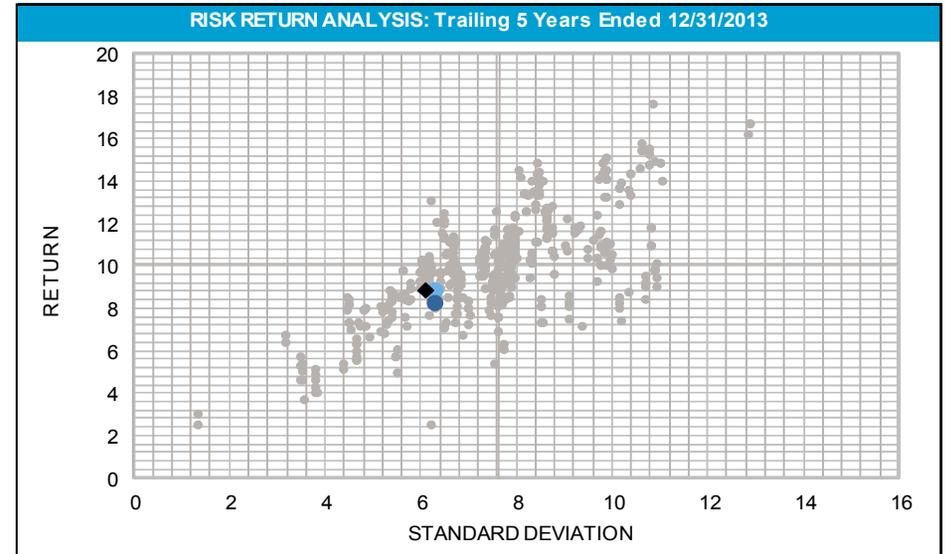
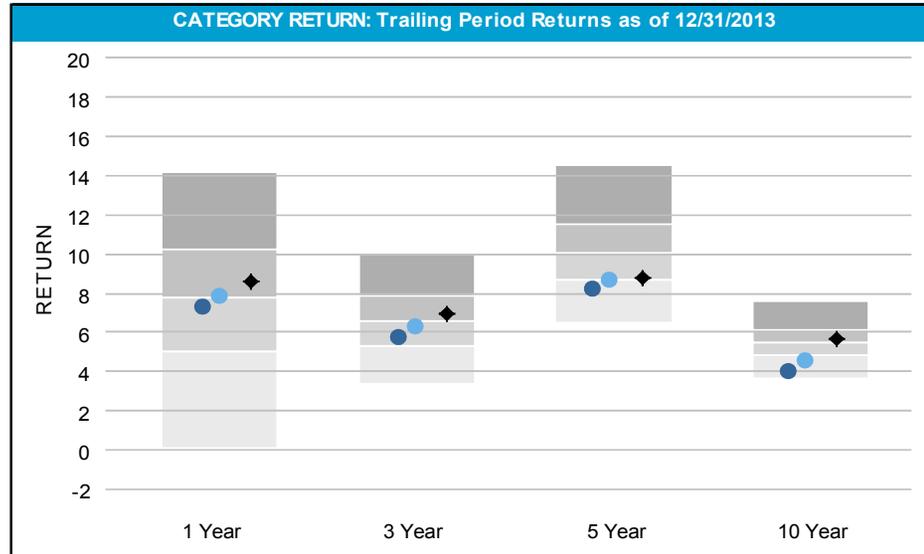
Retirement Income - IncomeFlex (Conservative Allocation)

Investment Option/Benchmark	YTD Return	Average Annual Total Returns as of 12/31/2013					Inception Date	Risk 5 Years	Alpha 5 Years	Sharpe 5 Years	DDA Rank 12/31/13	Expense Ratio
		1 Year	3 Years	5 Years	10 Years	Inception						
● IncomeFlex LT Income & Equity Fund	7.96%	7.96%	6.39%	8.81%	4.64%	N/A	Nov-06	6.28%	-0.04%	1.36%	---	1.69%
● IncomeFlex LT Income & Equity Fund	7.42%	7.42%	5.86%	8.27%	4.12%	N/A	Nov-06	6.28%	-0.54%	1.28%	---	2.19%
◆ Lifetime Income & Equity Primary Benchmark	8.67%	8.67%	7.04%	8.87%	5.77%	---	---	6.10%	0.00%	1.41%	---	---
Conservative Allocation Category Median	7.66%	7.66%	6.42%	10.07%	5.26%	---	---	7.62%	0.18%	1.33%	---	---

Return Rank w/in Category	YTD	1 Year	3 Years	5 Years	10 Years	Risk	Alpha	Sharpe
● IncomeFlex LT Income & Equity Fund	47%	47%	51%	74%	75%	24%	58%	44%
● IncomeFlex LT Income & Equity Fund	55%	55%	61%	81%	89%	24%	67%	61%

# of funds in Category	172	172	136	124	78
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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. The lowest is 100.



The target date is the approximate date when investors plan to start withdrawing their money. The asset allocation of 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.

▲ Please refer to the glossary & notes section at the end of this report for all appropriate notes and disclaimers.
 Source: Morningstar™ Conservative Allocation Category for creating asset class universe.

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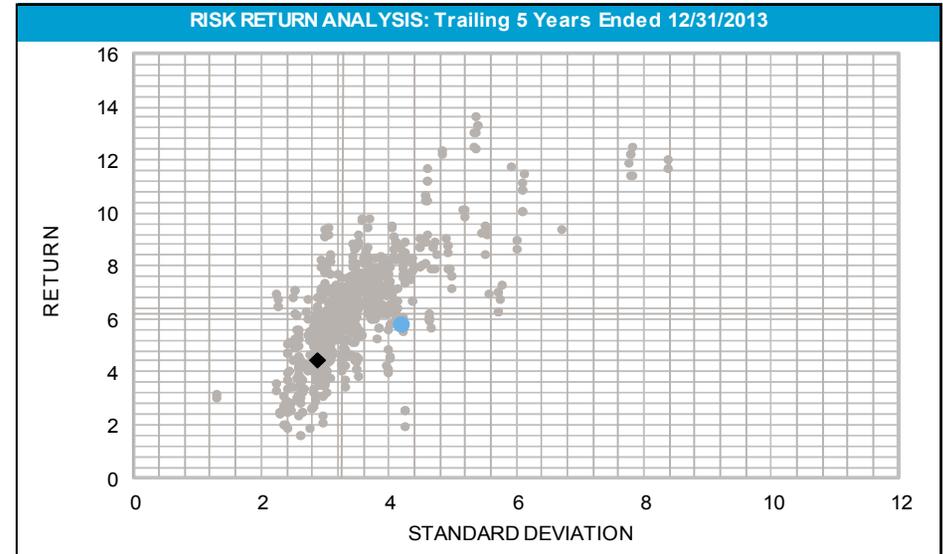
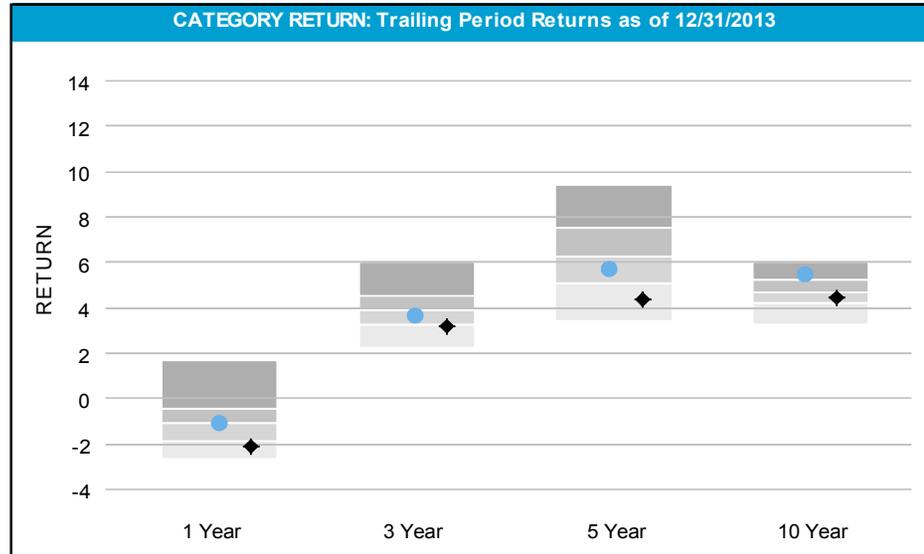
Intermediate-Term Bond

Investment Option/Benchmark	YTD Return	Average Annual Total Returns as of 12/31/2013				Inception Inception	Inception Date	Risk	Alpha	Sharpe	DDA Rank 12/31/13	Expense Ratio
		1 Year	3 Years	5 Years	10 Years			5 Years	5 Years	5 Years		
● Core Plus Bond / PIMCO Fund	-1.01%	-1.01%	3.68%	5.81%	5.54%	N/A	Jul-02	4.20%	0.79%	1.35%	4	0.46%
◆ Barclays Aggregate Bond Index	-2.02%	-2.02%	3.26%	4.44%	4.55%	---	---	2.88%	0.00%	1.49%	---	---
Intermediate-Term Bond Category Median	-1.45%	-1.45%	3.76%	6.20%	4.62%	---	---	3.26%	1.84%	1.77%	---	---

Return Rank w/in Category	YTD	1 Year	3 Years	5 Years	10 Years	Risk	Alpha	Sharpe
● Core Plus Bond / PIMCO Fund	33%	33%	54%	61%	15%	88%	75%	88%

# of funds in Category	268	268	253	234	201
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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. The lowest is 100.



Fixed Income investment (bond) funds are subject to interest rate risk; their value will decline as interest rates rise.

▲ Please refer to the glossary & notes section at the end of this report for all appropriate notes and disclaimers.
 Source: Morningstar™ Intermediate-Term Bond Category for creating asset class universe.

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Glossary & Notes

Index Definitions

A market index is an unmanaged portfolio of securities such as stocks and bonds. An index is often used as a comparative benchmark for managed portfolios such as mutual funds. These indices are presented to help you evaluate the performance of the broad market which they represent, and provide you with an understanding of that market's historic long-term performance. They are an unmanaged weighted index providing a broad indicator of price movement. Individual investors cannot invest directly in an index/average. Past performance is not indicative of future results.

5 Year Treasury Average Yield : The 5-Year Treasury Average Yield is the average daily treasury yield (Constant Maturity) for U.S. Treasuries with a maturity of five years (negotiable debt obligations of the U.S. Government, considered intermediate in maturity).

60% R1000 / 40% Barclays Agg : 60% Russell 1000 Index/40% Barclays U.S. Aggregate Index is an unmanaged, weighted average composite composed of 60% Russell 1000 Index and 40% Barclays U.S. Aggregate Index (measuring U.S. bonds with maturities of at least one year).

Barclays Agency : Barclays U.S. Agency Index accounts for roughly 35% of the Government Index and includes publicly issued debt of U.S. government agencies, quasi-federal corporations, and corporate or foreign debt guaranteed by the U.S. government.

Barclays Aggregate Bond Index : Barclays U.S. Aggregate Bond Index is a Broad-based benchmark that measures the 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 passthroughs), ABS, and CMBS.

Barclays Asset-Backed Securities Index : Barclays U.S. Asset Backed Securities Index is a component of the U.S. Aggregate index. The Asset-Backed Securities (ABS) Index has five subsectors: (1) Credit and charge cards, (2) Autos, (3) Home equity loans, (4) Utility, and (5) Manufactured Housing. The index includes pass-through, bullet, and controlled amortization structures. The ABS Index includes only the senior class of each ABS issue and the ERISA-eligible B and C tranche.

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

Barclays Government Bond Index : Barclays U.S. Government Bond Index is the U.S. Government component of the U.S. Government/Credit Index. It consists of securities issued by the U.S. Government (i.e., securities in the Treasury and Agency Indices). This includes public obligations of the U.S. Treasury with a remaining maturity of one year or more and publicly issued debt of U.S. Government agencies, quasi-federal corporations, and corporate or foreign debt.

Barclays High Yield Bond Index : Barclays U.S. High Yield Index covers the universe of fixed rate, non-investment grade debt (having a maximum quality rating of Ba1), a minimum outstanding amount of \$150 million and at least one year to maturity.

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

Barclays Treasury Bond : Barclays U.S. Treasury Index accounts for nearly 65% of the Government Index and includes public obligations of the U.S. Treasury that have remaining maturities of more than one year.

Barclays US Treasury TIPS Index : This index includes all publicly issued United States Treasury inflation-protected securities that have at least one year remaining until maturity, are rated investment grade, and have \$250 million or more of outstanding face value. In addition, the securities must be denominated in U.S. dollars, and must be fixed-rate and non-convertible securities. The index is a market capitalization-weighted index. Inflation notes were included in the broader Barclays U.S. Treasury Index in March 1997 and removed from that index on January 1, 1998.

FTSE NAREIT Equity® Index : The FTSE NAREIT Equity® Index is an unmanaged market capitalization index of all tax-qualified Equity REITs listed on the NYSE, AMEX, and the NASDAQ that have 75% or more of their gross invested book of assets invested directly or indirectly in the equity ownership of real estate. This Fund is not sponsored, endorsed, sold or promoted by FTSE International Limited ("FTSE") and FTSE makes no recommendation regarding investing in the Fund. See the User's Guide for a more detailed description of the limited relationship FTSE has with Prudential.

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 Barclays U.S. Aggregate Bond Index, respectively.

Lifetime Conservative 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 Barclays U.S. 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 Barclays U.S. Aggregate Bond Index and the Citigroup 3-Month T-Bill Index, respectively.

Lipper Balanced Funds Index : Lipper Balanced Funds Index is an equal dollar weighted index of the 30 largest qualifying mutual funds (based on year-end total net assets) for the investment objective (to conserve principal by maintaining a balanced portfolio of stocks and bonds). Typically the stock/bond ratio ranges around 60%/40%.

Lipper Global Funds Index : Lipper Global Funds Index is an equal dollar-weighted index of the 30 largest qualifying mutual funds (based on year-end total net assets) for the investment objective (to invest at least 25% of its portfolio in securities traded outside of the United States). These funds may own U.S. securities as well.

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Lipper International Funds Index : Lipper International Funds Index is an equal dollar-weighted index of the 30 largest qualifying mutual funds (based on year-end total net assets) for the investment objective (to invest assets in securities whose primary trading markets are outside the United States).

Lipper Large Cap Core Funds Index : Lipper Large-Cap Core Funds Index represents the average of the 30 largest qualifying mutual funds (based on year-end total net assets) in the Lipper Large-Cap Universe. These funds, by portfolio practice, invest at least 75% of their equity assets in companies with market capitalizations (on a three-year weighted basis) greater than 300% of the dollar-weighted median market capitalization of the middle 1,000 securities of the S&P SuperComposite 1500 Index. These funds typically have an average price-to-earnings ratio, price-to-book ratio, and three-year sales-per-share growth value, compared to the S&P 500 Index.

Lipper Large Cap Growth Funds Index : Lipper Large-Cap Growth Funds Index represents the average of the 30 largest qualifying mutual funds (based on year-end total net assets) in the Lipper Large-Cap Universe. These funds, by portfolio practice, invest at least 75% of their equity assets in companies with market capitalizations (on a three-year weighted basis) greater than 300% of the dollar-weighted median market capitalization of the middle 1,000 securities of the S&P SuperComposite 1500 Index. These funds typically have an above average price-to-earnings ratio, price-to-book ratio, and three-year sales-per-share growth value, compared to the S&P 500 Index.

Lipper Large Cap Value Funds Index : Lipper Large-Cap Value Funds Index represents the average of the 30 largest qualifying mutual funds (based on year-end total net assets) in the Lipper Large-Cap Universe. These funds, by portfolio practice, invest at least 75% of their equity assets in companies with market capitalizations (on a three-year weighted basis) greater than 300% of the dollar-weighted median market capitalization of the middle 1,000 securities of the S&P SuperComposite 1500 Index. These funds typically have a below average price-to-earnings ratio, price-to-book ratio, and three-year sales-per-share growth value, compared to the S&P 500 Index.

Lipper Mid Cap Core Funds Index : Lipper Mid-Cap Core Funds Index represents the average of the 30 largest qualifying mutual funds (based on year-end total net assets) in the Lipper Mid-Cap Universe. These funds, by portfolio practice, invest at least 75% of their equity assets in companies with market capitalizations (on a three-year weighted basis) less than 300% of the dollar-weighted median market capitalization of the middle 1,000 securities of the S&P SuperComposite 1500 Index. These funds typically have an average price-to-earnings ratio, price-to-book ratio, and three-year sales-per-share growth value, compared to the S&P Midcap 400 Index.

Lipper Mid Cap Growth Funds Index : Lipper Mid-Cap Growth Funds Index represents the average of the 30 largest qualifying mutual funds (based on year-end total net assets) in the Lipper Mid-Cap Universe. These funds, by portfolio practice, invest at least 75% of their equity assets in companies with market capitalizations (on a three-year weighted basis) less than 300% of the dollar-weighted median market capitalization of the middle 1,000 securities of the S&P SuperComposite 1500 Index. These funds typically have an above average price-to-earnings ratio, price-to-book ratio, and three-year sales-per-share growth value, compared to the S&P Midcap 400 Index.

Lipper Mid Cap Value Funds Index : Lipper Mid-Cap Value Funds Index represents the average of the 30 largest qualifying mutual funds (based on year-end total net assets) in the Lipper Mid-Cap Universe. These funds, by portfolio practice, invest at least 75% of their equity assets in companies with market capitalizations (on a three-year weighted basis) less than 300% of the dollar-weighted median market capitalization of the middle 1,000 securities of the S&P SuperComposite 1500 Index. These funds typically have a below average price-to-earnings ratio, price-to-book ratio, and three-year sales-per-share growth value, compared to the S&P Midcap 400 Index.

Lipper Small Cap Core Funds Index : Lipper Small-Cap Core Funds Index represents the average of the 30 largest qualifying mutual funds (based on year-end total net assets) in the Lipper Small-Cap Universe. These funds, by portfolio practice, invest at least 75% of their equity assets in companies with market capitalizations (on a three-year weighted basis) less than 250% of the dollar-weighted median of the smallest 500 of the middle 1,000 securities of the S&P Super-Composite 1500 Index. These funds typically have an average price-to-earnings ratio, price-to-book ratio, and three-year sales-per-share growth value, compared to the S&P SmallCap 600 Index.

Lipper Small Cap Growth Funds Index : Lipper Small-Cap Growth Funds Index represents the average of the 30 largest qualifying mutual funds (based on year-end total net assets) in the Lipper Small-Cap Universe. These funds, by portfolio practice, invest at least 75% of their equity assets in companies with market capitalizations (on a three-year weighted basis) less than 250% of the dollar-weighted median of the smallest 500 of the middle 1,000 securities of the S&P SuperComposite 1500 Index. These funds typically have an above average price-to-earnings ratio, price-to-book ratio, and three-year sales-per-share growth value, compared to the S&P SmallCap 600 Index.

Lipper Small Cap Value Funds Index : Lipper Small-Cap Value Funds Index represents the average of the 30 largest qualifying mutual funds (based on year-end total net assets) in the Lipper Small-Cap Universe. These funds, by portfolio practice, invest at least 75% of their equity assets in companies with market capitalizations (on a three-year weighted basis) less than 250% of the dollar-weighted median of the smallest 500 of the middle 1,000 securities of the S&P SuperComposite 1500 Index. These funds typically have a below average price-to-earnings ratio, price-to-book ratio, and three-year sales-per-share growth value, compared to the S&P SmallCap 600 Index.

MSCI EAFE™ Index(net) : MSCI EAFE™ Index(net) is a market capitalization weighted index comprised of companies representative of the market structure of 21 developed market countries in Europe, Australia and the Far East. The MSCI EAFE Index is available both in local currency and U.S. dollar terms. The returns shown in the performance chart are calculated with dividends reinvested and are net of foreign withholding tax.

MSCI Emerging Markets™ Index(net) : The MSCI Emerging Markets™ Index(net) is a market capitalization-weighted index comprised of companies representative of the market structure of 25 emerging market countries open to foreign investment. The MSCI EMF Index excludes closed markets and those shares in otherwise open markets that are not available for purchase by foreigners. The returns shown in the performance chart are calculated with dividends reinvested and are net of foreign withholding tax. The index is available both in local currency and U.S. dollar terms.

MSCI Europe ex U.K. Index : The MSCI Europe ex U.K. Index is a free float-adjusted market capitalization weighted index that is designed to measure the equity market performance of the developed markets in Europe. As of June 2007, the MSCI Europe ex U.K. Index consisted of the following 15 developed market country indices: Austria, Belgium, Denmark, Finland, France, Germany, Greece, Ireland, Italy, the Netherlands, Norway, Portugal, Spain, Sweden, and Switzerland.

MSCI Japan Net Dividend Index : MSCI Japan Index measures the performance of the Japanese equity market, listed in U.S. dollars, with net dividends reinvested.

MSCI Pacific Ex Japan Net Dividend Index : MSCI Pacific ex. Japan index measures the performance of stock markets in Australia, Hong Kong, New Zealand, and Singapore, and Malaysia.

MSCI United Kingdom Net Dividend Index : MSCI United Kingdom (net index) is constructed including every listed security in the market. Securities are free float adjusted, classified in accordance with the Global Industry Classification Standard (GICS®), and screened by size, liquidity and minimum free float. The returns shown in the performance chart are calculated with dividends reinvested and are net of foreign withholding tax.

MSCI World™ Index(net) : MSCI World™ Index(net) is a free float-adjusted market capitalization weighted index that is designed to measure the equity market performance of developed markets (includes 24 countries in the North America, Europe, and Asia/Pacific region).

Russell 1000™ Growth Index : The Russell 1000™ Growth Index is a market capitalization-weighted index that measures the performance of those Russell 1000 companies with higher price-to-book ratios and higher forecasted growth rates.

Russell 1000™ Index : The Russell 1000™ Index is a market-capitalization weighted index that measures the performance of the 1,000 largest companies in the Russell 3000® Index.

Russell 1000™ Value Index : The Russell 1000™ Value Index is a market capitalization-weighted index that measures the performance of those Russell 1000 companies with lower price-to-book ratios and lower forecasted growth rates.

Russell 2000™ Growth Index : The Russell 2000™ Growth Index is a market capitalization-weighted index that measures the performance of those Russell 2000 companies with higher price-to-book ratios and higher forecasted growth rates.

Russell 2000™ Index : The Russell 2000™ Index is a market capitalization-weighted index that measures the performance of the 2000 smallest companies in the Russell 3000® Index.

Russell 2000™ Value Index : The Russell 2000™ Value Index is a market capitalization-weighted index that measures the performance of those Russell 2000 companies with lower price-to-book ratios and lower forecasted growth rates.

Russell Midcap™ Growth Index : The Russell Midcap™ Growth Index is a market capitalization-weighted index that measures the performance of those Russell Midcap companies with higher price-to-book ratios and higher forecasted growth rates. The stocks are also members of the Russell 1000® Growth Index.

Russell Midcap™ Index : The Russell Midcap™ Index is a market capitalization-weighted index that measures the performance of the mid-cap segment of the U.S. equity universe. The index consists of approximately 800 of the smallest companies in the Russell 1000® Index.

Russell Midcap™ Value index : The Russell Midcap™ Value index is a market capitalization-weighted index that measures the performance of those Russell Midcap companies with lower price-to-book ratios and lower forecasted growth rates. The stocks are also members of the Russell 1000® Value Index.

S&P 500® Index : S&P 500® Index (registered trademark of The McGraw-Hill Companies, Inc.) is an unmanaged index with over US \$5.58 trillion benchmarked (index assets comprising approximately US \$1.31 trillion of this total) that includes 500 leading companies in leading industries of the U.S. economy, capturing 75% coverage of U.S. equities.

S&P 500®-Consumer Staples Index : S&P 500®-Utilities Index includes companies that tend to be less sensitive to economic cycles. It includes manufacturing and distributors of food, beverages and tobacco and producers of non-durable household goods and personal products. It also includes food and drug retailing companies.

S&P 500®-Consumer Discretionary Index : S&P 500®-Consumer Discretionary Index includes companies that tend to be most sensitive to economic cycles. Its manufacturing segment includes automotive, household durable goods, textile and apparel, and leisure equipment. The services segment includes hotels, restaurants and other leisure facilities, media production and services and consumer retailing.

S&P 500®-Financial Services Index : S&P 500®-Financial Services Index contains companies involved in activities such as banking, consumer finance, investment banking and brokerage, asset management, insurance and investment, and real estate, including REITs.

S&P 500®-Health Care Index : S&P 500®-Health Care Index encompasses two main industry groups. The first includes companies who manufacture health care equipment and supplies or provide health care related services, including distributors of health care products, providers of basic health-care services, and owners and operators of health care facilities and organizations. The second regroups companies primarily involved in the research, development, production and marketing of pharmaceuticals and biotechnology products.

S&P 500®-Industrials Index : S&P 500®-Industrials Index includes companies whose businesses manufacture and distribute capital goods, including aerospace and defense, construction, engineering and building products, electrical and industrial machinery. It also includes companies who provide commercial services and supplies, including printing, employment, environmental, office services and transportation services including airlines, couriers, marine, road, and rail and transportation infrastructure.

S&P 500®-Information Technology Index : S&P 500®-Information Technology Index: Standard & Poor's offers sector indices on the S&P 500 based upon the Global Industry Classification Standard (GICS®). This standard is jointly Standard & Poor's and MSCI. Each stock is classified into one of 10 sectors, 24 industry groups, 64 industries and 139 sub-industries according to their largest source of revenue. Standard & Poor's and MSCI jointly determine all classifications. The 10 sectors are Consumer Discretionary, Consumer Staples, Energy, Financials, Health Care, Industrials, Information Technology, Materials, Telecommunication Services and Utilities. These indices are calculated using the same guiding principles that apply to all Standard & Poor's indices.

S&P 500®-Materials and Processing Index : S&P 500®-Materials and Processing Index includes companies that manufacture chemicals, construction materials, glass, paper, forest products and related packaging products, metals, minerals and mining companies, including producers of steel.

S&P 500®-Other Energy Index : S&P 500®-Other Energy Index encompasses two main industry groups. The first includes companies who manufacture oil rigs, drilling equipment and other energy-related services and equipment, including seismic data collection. The second group includes the exploration, production, marketing, refining and/or transportation of oil and gas products

S&P 500®-Telecom Service Index : S&P 500®-Telecom Service Index contains companies that provide communications services primarily through a fixed-line, cellular, wireless, high bandwidth and/or fiber optic cable network.

S&P 500®-Utilities Index : S&P 500®-Utilities Index encompasses those companies considered electric, gas or water utilities, or companies that operate as independent producers and/or distributors of power. This sector includes both nuclear and non-nuclear facilities

Investment Performance Notes

Important Information about Investment Product Performance

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 and then removing duplicate share classes from the universe. Duplicate share classes are identified in a database field, and in general the share class with the longest history is used for category construction. Category medians and fund percentile rankings are then calculated using MPI Stylus and therefore may differ from those provided directly by Morningstar™, Inc.

Fund Specific Footnotes

Core Plus Bond / PIMCO Fund – The Separate Account was established 7/19/2002. All performance results are net of the management fee for this Fund of 0.43%. Actual Fund performance is also net of other Fund operating expenses of 0.03% 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.

IncomeFlex LT Balanced Fund – The Separate Account was established 11/28/2006. The Separate Account was established 11/28/2006. Results are net of the highest management fee for this Fund of 2.32%, 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. The benchmarks reflect the weighted average of the benchmarks for the underlying Funds. Results are net of the highest management fee for this Fund of 1.82%, 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. The benchmarks reflect the weighted average of the benchmarks for the underlying Funds. The underlying manager defines “enhanced index” as an actively managed portfolio that attempts to outperform a benchmark index, while managing exposure to risks that may cause substantial performance deviations from that benchmark. An enhanced index strategy is not a better index fund. Rather, it is an actively managed strategy that, like all active strategies, may actually underperform the benchmark index and be more volatile than we expect. The underlying manager defines “enhanced index” as an actively managed portfolio that attempts to outperform a benchmark index, while managing exposure to risks that may cause substantial performance deviations from that benchmark. An enhanced index strategy is not a better index fund. Rather, it is an actively managed strategy that, like all active strategies, may actually underperform the benchmark index and be more volatile than we expect.

IncomeFlex LT Conservative Growth Fund – The Separate Account was established 11/28/2006. The Separate Account was established 11/28/2006. Results are net of the highest management fee for this Fund of 2.26%, 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. The benchmarks reflect the weighted average of the benchmarks for the underlying Funds. Results are net of the highest management fee for this Fund of 1.76%, 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. The benchmarks reflect the weighted average of the benchmarks for the underlying Funds. The underlying manager defines “enhanced index” as an actively managed portfolio that attempts to outperform a benchmark index, while managing exposure to risks that may cause substantial performance deviations from that benchmark. An enhanced index strategy is not a better index fund. Rather, it is an actively managed strategy that, like all active strategies, may actually underperform the benchmark index and be more volatile than we expect. The underlying manager defines “enhanced index” as an actively managed portfolio that attempts to outperform a benchmark index, while managing exposure to risks that may cause substantial performance deviations from that benchmark. An enhanced index strategy is not a better index fund. Rather, it is an actively managed strategy that, like all active strategies, may actually underperform the benchmark index and be more volatile than we expect.

IncomeFlex LT Income & Equity Fund – The Separate Account was established 11/28/2006. The Separate Account was established 11/28/2006. Results are net of the highest management fee for this Fund of 2.17%, 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. The benchmarks reflect the weighted average of the benchmarks for the underlying Funds. Results are net of the highest management fee for this Fund of 1.67%, 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. The benchmarks reflect the weighted average of the benchmarks for the underlying Funds. The underlying manager defines “enhanced index” as an actively managed portfolio that attempts to outperform a benchmark index, while managing exposure to risks that may cause substantial performance deviations from that benchmark. An enhanced index strategy is not a better index fund. Rather, it is an actively managed strategy that, like all active strategies, may actually underperform the benchmark index and be more volatile than we expect. The underlying manager defines “enhanced index” as an actively

managed portfolio that attempts to outperform a benchmark index, while managing exposure to risks that may cause substantial performance deviations from that benchmark. An enhanced index strategy is not a better index fund. Rather, it is an actively managed strategy that, like all active strategies, may actually underperform the benchmark index and be more volatile than we expect.

Mid Cap Growth / Westfield Capital Fund - The Separate Account was established 6/28/2007. All performance results are net of the management fee for this Fund of 0.85%. 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.

Mid Cap Value / Systematic Fund - The Separate Account was established 6/30/2008. All performance results are net of the management fee for this Fund of 0.80%. 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.

Glossary

Alpha

A measure of value added by a manager as compared to a passive portfolio with the same market sensitivity or beta. Alpha is a measure of return for residual, or non-market, risk, and is used to measure a manager's contribution to performance due to security or sector selection.

DDA

The Due Diligence Advisor Program employs a disciplined process to select, evaluate, and monitor the institutional sub-advised and mutual fund-based investment offerings. This Program helps to ensure that investments offered by Prudential Retirement are highly competitive and meet the varied investment requirements of retirement plan sponsors and their employees, as well as retirement plan consultants. The "Due Diligence Quartile Rank" provides an overall rank for each manager within the relevant style universe (e.g. Large Cap Stock – Growth). Each Fund is assessed on the basis of nominal risk-adjusted returns, and downside risk (versus and appropriate benchmark). These metrics are weighted based on 1-, 3-, and 5-year results with greatest emphasis place on long-term timeframes. Criteria are then used to generate an overall rating that determines a quartile distribution for the Fund within its peer group on a quarterly basis.

Expense Ratio

Investment returns are reduced by various fees and expenses. For each plan investment option, the column shows these charges as an annual percentage. Depending on the type of investment, these charges are paid to Prudential or to unaffiliated mutual fund complexes or bank collective trusts. If the plan has mutual fund investment options, the Expense Ratio is not reduced by any fee or expense waivers from the fund complex, and therefore the actual Expense Ratio may be lower. For other investment options, the benefit of any waivers is reflected in the Expense Ratio shown.

Some mutual funds and bank collective trusts, or their affiliates, compensate Prudential for selling their shares and servicing the 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 recordkeeping services, and product distribution. For some plans, the charges also enable Prudential to satisfy the plan's request for allowances to defray plan expenses. The 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 the retirement plan.

Growth Stocks

Investors employing a growth investment strategy buy stocks of companies with a recent history of increasing earnings, in anticipation that earnings momentum will continue. Growth stocks are often characterized by high valuation ratios (e.g., price-to-earnings ratios). See also: value stocks.

Risk

This statistic measures the volatility of a stream of data compared to its average value. Applied to investment performance, standard deviation measures how "choppy" the monthly returns are over a period of time. 66% of all monthly values would fall within one standard deviation of the average, while 95% of all values would fall within two standard deviations of the average.

Sharpe Ratio

This statistic measures the quality of the returns for an investment on a risk-adjusted basis over a given period. It is defined as the excess returns of an investment divided by the standard deviation of returns. Excess returns are the returns of the investment minus the risk-free rate of return offered in the market, typically measured by short-term government instruments such as 3-month T-Bills. For two funds to have the same Sharpe Ratio, the fund with greater volatility must also deliver greater returns. (Sharpe Ratio = Excess Returns/Risk = (Returns on the Investment - Returns on T-Bills) / Standard Deviation)

Glossary

Value Stocks

Investors employing a value investment strategy buy stocks of companies they believe are under-priced based on their fundamental ability to generate earnings, in anticipation that the price performance of the stock will reverse. Value stocks are often characterized by low valuation ratios (e.g., price-to-earnings ratios). See also: growth stocks.

Risk-Return Charts

Investors who choose to take on additional risk do so in anticipation of higher returns. The risk-return charts are often used to compare investment performance to a benchmark on a risk-adjusted basis. A benchmark (typically an index or market average) is plotted on the chart along with a risk-free rate of return.

See also: Sharpe Ratio

Fund Rank 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.

Important Information About Prudential and its Businesses

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

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Appendix - Fund Performance

Lancaster County, Nebraska EEs Retirement Plan



Defined Contribution Fund Performance as of December 31, 2013 with January 31, 2014 update

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.

The following grid provides fund performance information, and other relevant performance and supplementary information concerning Institutional Select Funds, Sub-Advised Funds, Alliance Mutual Funds, and Proprietary Funds. Please see the EXPLANATION OF PERFORMANCE INFORMATION in the footnote section for more information on the performance shown.

The investments below represent investments into a separate account. Separate accounts have been identified with #.

Fund/Benchmark Name	Inception Date	YTD 1/31/14	CUMULATIVE RETURNS AS OF DECEMBER 31, 2013 *			AVERAGE ANNUAL RETURNS AS OF DECEMBER 31, 2013 *				Since Inception	Risk 5 YRS	Alpha 5 YRS	Sharpe 5 YRS	DDA Rank 12/31/13	Expense Ratio *
			Return 1 MO.	Return 3 MOS.	Return YTD	Return 1 YR	Return 3 YRS	Return 5 YRS	Return 10 YRS						
LARGE VALUE															
Large Cap Value (sub-advised by Wellington Mgmt) #	9/29/00	-3.14	2.60	9.03	27.01	27.01	12.45	15.76	6.06	N/A	17.02	-0.34	0.94	3	1.12%
<i>Manager Composite</i>	10/31/90	---	2.61	9.10	27.26	27.26	12.80	15.32	8.03	N/A	15.92	0.14	0.97	---	1.10%
<i>Blended Performance</i>	10/31/90	---	2.60	9.03	27.01	27.01	12.45	15.18	7.96	N/A	15.98	-0.04	0.96	---	1.12%
Large Cap Value - Becker #	3/14/13	-4.32	2.32	10.62	---	---	---	---	---	21.51	---	---	---	1	1.10%
<i>Manager Composite</i>	12/31/03	---	2.48	10.47	36.36	36.36	16.06	17.17	8.72	N/A	15.43	2.25	1.10	---	1.10%
<i>Blended Performance</i>	12/31/03	---	2.32	10.62	35.12	35.12	15.71	16.96	8.62	N/A	15.39	2.09	1.09	---	1.10%
Large Cap Value / Barrow Hanley Fund #	3/28/02	-3.36	1.39	8.34	32.14	32.14	14.09	14.83	6.91	N/A	17.01	-1.10	0.90	3	1.12%
Large Cap Value / Ceredex Fund #	3/22/13	-3.68	2.50	9.32	---	---	---	---	---	20.50	---	---	---	1	1.10%
<i>Manager Composite</i>	12/31/03	---	2.61	9.45	33.84	33.84	15.02	17.41	8.57	N/A	16.16	1.82	1.07	---	1.10%
<i>Blended Performance</i>	12/31/03	---	2.50	9.32	33.47	33.47	14.92	17.35	8.54	N/A	16.16	1.76	1.07	---	1.10%
Large Cap Value / Herndon Capital Fund #	12/2/05	-4.93	3.18	12.22	30.02	30.02	12.08	12.64	---	5.29	15.90	-2.11	0.83	4	1.10%
<i>Manager Composite</i>	6/30/02	---	3.14	12.31	30.28	30.28	15.05	19.35	11.46	N/A	17.14	3.38	1.12	---	1.10%
<i>Blended Performance</i>	6/30/02	---	3.18	12.22	30.02	30.02	14.97	19.31	11.44	N/A	17.15	3.33	1.12	---	1.10%
Large Cap Value / LSV Asset Management Fund #	7/19/02	-4.28	2.86	11.63	41.14	41.14	18.67	18.30	8.08	N/A	18.82	0.41	0.99	1	1.12%
Large Cap Value / Nuveen Fund #	4/2/13	-4.22	1.62	8.24	---	---	---	---	---	14.82	---	---	---	2	1.10%
<i>Manager Composite</i>	8/31/94	---	1.67	8.24	30.41	30.41	15.09	17.23	8.13	N/A	15.60	2.17	1.10	---	1.10%
<i>Blended Performance</i>	8/31/94	---	1.62	8.24	29.69	29.69	14.88	17.10	8.07	N/A	15.60	2.06	1.09	---	1.10%
Large Cap Value/AJO Fund #	8/1/97	-3.81	2.03	10.86	36.21	36.21	17.10	16.89	7.14	N/A	16.03	1.47	1.05	1	1.12%
SA/T. Rowe Price Equity Income Strategy #	7/16/01	-3.94	2.16	8.72	29.66	29.66	14.54	16.62	7.31	N/A	17.39	0.06	0.97	2	0.88%
AllianzGI NFJ Dividend Value Instl	5/8/00	-3.82	1.99	9.19	29.21	29.21	15.17	14.48	7.70	N/A	16.67	-0.98	0.89	---	0.71%
Russell 1000™ Value Index		-3.55	2.53	10.01	32.53	32.53	16.06	16.67	7.58	---	17.34	0.00	0.98	---	---
S&P 500® Value Index		-4.00	2.34	9.83	33.17	33.17	15.39	16.47	7.21	---	17.69	-0.04	0.97	---	---
S&P 500® Index		-3.46	2.53	10.51	32.39	32.39	16.18	17.94	7.41	---	15.81	2.51	1.12	---	---
Lipper Large Cap Value Funds Index		-3.62	2.30	9.67	33.24	33.24	14.65	16.33	6.83	---	16.36	0.62	1.01	---	---
Large Value Category Median		-3.73	2.24	9.45	31.66	31.66	14.92	16.47	7.31	---	16.78	1.05	1.01	---	---

Lancaster County, Nebraska EEs Retirement Plan



Defined Contribution Fund Performance as of December 31, 2013 with January 31, 2014 update

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.

The following grid provides fund performance information, and other relevant performance and supplementary information concerning Institutional Select Funds, Sub-Advised Funds, Alliance Mutual Funds, and Proprietary Funds. Please see the EXPLANATION OF PERFORMANCE INFORMATION in the footnote section for more information on the performance shown.

The investments below represent investments into a separate account. Separate accounts have been identified with #.

Fund/Benchmark Name	Inception Date	YTD 1/31/14	CUMULATIVE RETURNS AS OF DECEMBER 31, 2013 *			AVERAGE ANNUAL RETURNS AS OF DECEMBER 31, 2013 *				Since Inception	Risk 5 YRS	Alpha 5 YRS	Sharpe 5 YRS	DDA Rank 12/31/13	Expense Ratio *
			Return 1 MO.	Return 3 MOS.	Return YTD	Return 1 YR	Return 3 YRS	Return 5 YRS	Return 10 YRS						
			LARGE BLEND												
Large Cap Blend / AJO Fund #	1/31/95	-4.23	2.42	10.47	36.17	36.17	17.95	17.27	6.36	N/A	15.18	-0.14	1.13	1	1.12%
Large Cap Blend / MFS Fund #	1/31/92	-3.48	3.02	10.11	31.59	31.59	13.03	15.52	6.52	N/A	17.03	-3.31	0.93	4	1.06%
<i>Manager Composite</i>	3/31/93	---	3.02	10.12	31.57	31.57	15.22	16.71	7.96	N/A	15.91	-1.32	1.05	---	1.05%
<i>Blended Performance</i>	3/31/93	---	3.02	10.11	31.59	31.59	15.15	16.67	7.94	N/A	15.90	-1.35	1.05	---	1.06%
QMA Large Cap Quantitative Core Equity #	12/21/05	-3.05	2.61	11.08	32.69	32.69	16.34	17.36	---	7.21	16.46	-1.43	1.05	2	0.77%
American Funds Fundamental Invs R4	7/25/02	-3.82	3.05	9.90	31.47	31.47	14.73	18.08	9.05	N/A	15.79	0.09	1.13	---	0.66%
Russell 1000™ Index		-3.19	2.70	10.23	33.11	33.11	16.30	18.59	7.78	---	16.01	0.00	1.15	---	---
S&P 500® Index		-3.46	2.53	10.51	32.39	32.39	16.18	17.94	7.41	---	15.81	-0.34	1.12	---	---
Lipper Large Cap Core Funds Index		-3.42	2.45	9.52	31.82	31.82	15.00	17.09	6.72	---	15.60	-0.85	1.09	---	---
Large Blend Category Median		-3.47	2.49	10.05	32.00	32.00	15.08	17.28	7.13	---	15.91	-0.72	1.09	---	---
QMA U.S. Broad Market Index Fund #	5/27/09	-3.39	2.51	10.20	32.33	32.33	15.81	---	---	18.91	---	---	---	---	0.32%
<i>Manager Composite</i>	3/31/04	---	2.50	10.19	32.34	32.34	15.85	18.00	---	7.42	16.07	-0.31	1.11	---	0.30%
<i>Blended Performance</i>	3/31/04	---	2.51	10.20	32.33	32.33	15.81	17.94	---	7.39	16.03	-0.32	1.11	---	0.32%
S&P Composite 1500® Index		-3.36	2.54	10.31	32.80	32.80	16.22	18.38	7.77	---	16.09	0.00	1.13	---	---
Russell 1000™ Index		-3.19	2.70	10.23	33.11	33.11	16.30	18.59	7.78	---	16.01	0.26	1.15	---	---
S&P 500® Index		-3.46	2.53	10.51	32.39	32.39	16.18	17.94	7.41	---	15.81	-0.09	1.12	---	---
Lipper Large Cap Core Funds Index		-3.42	2.45	9.52	31.82	31.82	15.00	17.09	6.72	---	15.60	-0.60	1.09	---	---
Large Blend Category Median		-3.47	2.49	10.05	32.00	32.00	15.08	17.28	7.13	---	15.91	-0.46	1.09	---	---
Dryden S&P 500 Index Fund #	12/31/87	-3.48	2.50	10.41	31.93	31.93	15.83	17.60	7.14	N/A	15.79	-0.27	1.11	---	0.32%
Vanguard 500 Index Signal	9/29/06	-3.46	2.52	10.49	32.33	32.33	16.14	17.94	7.37	N/A	15.81	0.00	1.12	---	0.05%
S&P 500® Index		-3.46	2.53	10.51	32.39	32.39	16.18	17.94	7.41	---	15.81	0.00	1.12	---	---
Russell 1000™ Index		-3.19	2.70	10.23	33.11	33.11	16.30	18.59	7.78	---	16.01	0.38	1.15	---	---
Lipper Large Cap Core Funds Index		-3.42	2.45	9.52	31.82	31.82	15.00	17.09	6.72	---	15.60	-0.48	1.09	---	---
Large Blend Category Median		-3.47	2.49	10.05	32.00	32.00	15.08	17.28	7.13	---	15.91	-0.36	1.09	---	---

Lancaster County, Nebraska EEs Retirement Plan



Defined Contribution Fund Performance as of December 31, 2013 with January 31, 2014 update

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			Return 1 MO.	Return 3 MOS.	Return YTD	Return 1 YR	Return 3 YRS	Return 5 YRS	Return 10 YRS							
LARGE GROWTH																
Large Cap Growth - Brown Advisory #	3/18/13	-2.44	1.73	7.17	---	---	---	---	---	16.81	---	---	---	2	1.10%	
<i>Manager Composite</i>	5/31/96	---	2.55	8.09	28.90	28.90	13.89	22.75	9.38	N/A	17.21	0.85	1.28	---	1.10%	
<i>Blended Performance</i>	5/31/96	---	1.73	7.17	27.74	27.74	13.55	22.54	9.28	N/A	17.20	0.70	1.27	---	1.10%	
Large Cap Growth / American Century #	1/29/01	-3.02	3.23	9.34	29.19	29.19	13.27	17.56	5.48	N/A	16.46	-3.61	1.06	3	1.12%	
<i>Manager Composite</i>	12/31/84	---	3.22	9.35	29.22	29.22	13.32	18.27	7.78	N/A	15.41	-1.88	1.17	---	1.10%	
<i>Blended Performance</i>	12/31/84	---	3.23	9.34	29.19	29.19	13.27	18.25	7.76	N/A	15.40	-1.89	1.17	---	1.12%	
Large Cap Growth / Columbia Management Fund #	8/31/97	-2.58	2.82	9.53	31.45	31.45	15.26	19.34	6.68	N/A	15.02	-0.27	1.25	2	1.12%	
<i>Manager Composite</i>	12/31/01	---	2.80	9.50	30.24	30.24	14.92	18.83	7.22	N/A	15.76	-1.67	1.17	---	1.10%	
<i>Blended Performance</i>	12/31/01	---	2.82	9.50	30.25	30.25	14.92	18.83	7.22	N/A	15.76	-1.67	1.17	---	1.12%	
Large Cap Growth / Eaton Vance Fund #	7/6/11	-2.04	2.73	10.62	34.36	34.36	---	---	---	19.54	---	---	---	3	1.12%	
<i>Manager Composite</i>	9/30/02	---	2.83	10.68	34.84	34.84	12.96	17.66	7.77	N/A	15.80	-2.79	1.11	---	1.10%	
<i>Blended Performance</i>	9/30/02	---	2.73	10.62	34.36	34.36	12.70	17.49	7.68	N/A	15.81	-2.94	1.10	---	1.12%	
Large Cap Growth / JPMorgan Investment Management #	5/31/98	-1.70	3.12	9.95	32.49	32.49	13.16	17.37	6.28	N/A	16.79	-3.87	1.04	4	1.12%	
<i>Manager Composite</i>	7/31/04	---	3.07	9.99	32.52	32.52	15.09	20.29	---	9.21	15.92	-0.18	1.24	---	1.10%	
<i>Blended Performance</i>	7/31/04	---	3.12	9.95	32.49	32.49	15.13	20.32	---	9.22	15.97	-0.20	1.24	---	1.12%	
Large Cap Growth / Jennison Fund #	10/20/04	-1.31	3.90	12.09	35.70	35.70	16.11	19.59	---	8.68	15.65	-0.59	1.22	2	1.11%	
Large Cap Growth / MFS Fund #	3/1/04	-2.40	3.89	10.86	37.60	37.60	13.33	15.78	---	7.61	15.36	-3.80	1.03	3	1.10%	
<i>Manager Composite</i>	8/31/95	---	3.86	10.80	36.39	36.39	16.57	20.42	9.76	N/A	15.52	0.01	1.28	---	1.10%	
<i>Blended Performance</i>	8/31/95	---	3.89	10.86	36.33	36.33	16.54	20.40	9.75	N/A	15.53	-0.01	1.27	---	1.10%	
Large Cap Growth Fayed Sarofim #	3/28/13	-5.33	2.50	8.72	---	---	---	---	---	12.51	---	---	---	4	1.10%	
<i>Manager Composite</i>	12/31/88	---	2.23	8.78	21.62	21.62	13.17	15.36	6.23	N/A	14.02	-1.96	1.09	---	1.10%	
<i>Blended Performance</i>	12/31/88	---	2.50	8.72	21.26	21.26	13.06	15.30	6.20	N/A	13.94	-2.26	1.06	---	1.10%	
Fidelity Advisor® New Insights I	7/31/03	-1.01	2.39	8.81	32.73	32.73	15.23	18.15	10.61	N/A	13.82	0.12	1.28	---	0.74%	
Russell 1000™ Growth Index		-2.85	2.86	10.44	33.48	33.48	16.45	20.39	7.83	---	15.22	0.00	1.30	---	---	
S&P 500® Growth Index		-2.95	2.71	11.15	32.75	32.75	17.03	19.40	7.54	---	14.54	-0.04	1.28	---	---	
S&P 500® Index		-3.46	2.53	10.51	32.39	32.39	16.18	17.94	7.41	---	15.81	-2.32	1.12	---	---	
Lipper Large Cap Growth Funds Index		-2.39	3.20	10.74	35.41	35.41	15.29	19.59	7.15	---	16.39	-1.83	1.17	---	---	
Large Growth Category Median		-2.64	2.96	10.31	33.81	33.81	14.91	18.82	7.49	---	16.32	-2.01	1.14	---	---	

Lancaster County, Nebraska EEs Retirement Plan



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Fund/Benchmark Name	Inception Date	YTD 1/31/14	CUMULATIVE RETURNS AS OF DECEMBER 31, 2013 *			AVERAGE ANNUAL RETURNS AS OF DECEMBER 31, 2013 *				Since Inception	Risk 5 YRS	Alpha 5 YRS	Sharpe 5 YRS	DDA Rank 12/31/13	Expense Ratio *
			Return 1 MO.	Return 3 MOS.	Return YTD	Return 1 YR	Return 3 YRS	Return 5 YRS	Return 10 YRS						
MID VALUE															
<i>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.</i>															
Mid Cap Value (sub-advised by Wellington Mgmt) #	9/29/00	-2.33	2.98	10.87	34.05	34.05	14.42	21.41	9.04	N/A	20.15	-0.53	1.06	3	1.17%
Mid Cap Value - Wedge Capital Management #	3/8/13	-2.21	1.74	8.13	---	---	---	---	---	15.09	---	---	---	1	1.15%
<i>Manager Composite</i>	<i>12/31/98</i>	<i>---</i>	<i>1.80</i>	<i>8.35</i>	<i>33.38</i>	<i>33.38</i>	<i>16.60</i>	<i>21.86</i>	<i>10.26</i>	<i>N/A</i>	<i>18.34</i>	<i>1.61</i>	<i>1.17</i>	<i>---</i>	<i>1.15%</i>
<i>Blended Performance</i>	<i>12/31/98</i>	<i>---</i>	<i>1.74</i>	<i>8.13</i>	<i>33.60</i>	<i>33.60</i>	<i>16.66</i>	<i>21.89</i>	<i>10.28</i>	<i>N/A</i>	<i>18.34</i>	<i>1.64</i>	<i>1.17</i>	<i>---</i>	<i>1.15%</i>
Mid Cap Value / Cooke & Bieler Fund #	6/30/04	-4.01	2.89	8.12	37.24	37.24	16.98	20.02	---	8.72	17.93	0.52	1.11	2	1.15%
Mid Cap Value / Integrity Fund #	6/1/05	-1.77	3.83	9.32	38.08	38.08	16.26	20.86	---	8.65	19.90	-0.80	1.05	2	1.16%
Mid Cap Value / Invesco Fund #	5/17/07	-3.11	1.97	8.16	34.41	34.41	16.85	23.41	---	7.78	17.62	3.48	1.28	1	1.15%
Mid Cap Value / Robeco Boston Partners Fund #	6/1/05	-2.41	3.50	8.47	30.95	30.95	12.40	16.59	---	7.96	15.95	-0.07	1.04	4	1.15%
<i>Manager Composite</i>	<i>4/30/95</i>	<i>---</i>	<i>4.17</i>	<i>11.32</i>	<i>39.47</i>	<i>39.47</i>	<i>18.41</i>	<i>23.54</i>	<i>12.28</i>	<i>N/A</i>	<i>17.97</i>	<i>3.27</i>	<i>1.27</i>	<i>---</i>	<i>1.15%</i>
<i>Blended Performance</i>	<i>4/30/95</i>	<i>---</i>	<i>4.17</i>	<i>11.32</i>	<i>39.47</i>	<i>39.47</i>	<i>18.41</i>	<i>23.54</i>	<i>12.28</i>	<i>N/A</i>	<i>17.97</i>	<i>3.27</i>	<i>1.27</i>	<i>---</i>	<i>1.15%</i>
Mid Cap Value / Systematic Fund #	6/30/08	-2.68	3.02	8.16	34.17	34.17	13.93	20.02	---	9.70	17.77	1.17	1.12	4	0.80%
Perkins Mid Cap Value T	8/12/98	-2.82	1.86	7.23	25.92	25.92	10.62	15.17	9.06	N/A	14.93	-1.01	1.02	---	0.77%
Russell Midcap™ Value Index		-1.69	2.74	8.56	33.46	33.46	15.97	21.16	10.25	---	18.88	0.00	1.11	---	---
Russell Midcap™ Index		-1.95	2.98	8.39	34.76	34.76	15.88	22.36	10.22	---	18.02	1.99	1.21	---	---
Russell 2500™ Value Index		-2.67	2.40	8.85	33.32	33.32	15.38	19.61	9.29	---	20.08	-2.26	0.99	---	---
Lipper Mid Cap Value Funds Index		-2.85	2.85	9.37	36.38	36.38	15.21	21.10	9.36	---	18.54	0.54	1.13	---	---
Mid-Cap Value Category Median		-2.83	2.58	8.80	34.10	34.10	14.65	20.24	9.25	---	18.19	0.21	1.09	---	---
MID BLEND															
<i>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.</i>															
QMA MidCap Quantitative Core Equity #	12/21/05	-2.98	2.98	8.74	34.72	34.72	16.97	22.97	---	9.71	19.39	-0.73	1.17	1	0.87%
Fidelity Advisor® Leveraged Co StkInstl	12/27/00	-2.80	2.93	8.70	36.81	36.81	16.69	25.99	11.61	N/A	23.27	-1.23	1.11	---	0.84%
Vanguard Mid Cap Index Signal	3/30/07	-2.33	2.99	8.62	35.15	35.15	15.40	22.07	10.11	N/A	17.97	-0.14	1.20	---	0.10%
Russell Midcap™ Index		-1.95	2.98	8.39	34.76	34.76	15.88	22.36	10.22	---	18.02	0.00	1.21	---	---
Lipper Mid Cap Core Funds Index		-2.24	3.10	8.69	35.04	35.04	13.93	20.67	9.12	---	18.21	-1.42	1.12	---	---
Mid-Cap Blend Category Median		-2.75	2.94	8.63	34.18	34.18	15.26	20.21	9.32	---	18.41	-1.32	1.10	---	---

Lancaster County, Nebraska EEs Retirement Plan



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Fund/Benchmark Name	Inception Date	YTD 1/31/14	CUMULATIVE RETURNS AS OF DECEMBER 31, 2013 *			AVERAGE ANNUAL RETURNS AS OF DECEMBER 31, 2013 *				Since Inception	Risk 5 YRS	Alpha 5 YRS	Sharpe 5 YRS	DDA Rank 12/31/13	Expense Ratio*
			Return 1 MO.	Return 3 MOS.	Return YTD	Return 1 YR	Return 3 YRS	Return 5 YRS	Return 10 YRS						
			MID GROWTH												
<i>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.</i>															
Jennison Mid Cap Growth Fund #	10/2/12	-2.30	2.72	7.06	28.05	28.05	---	---	---	27.34	---	---	---	2	1.01%
<i>Manager Composite</i>	12/31/96	---	2.73	7.12	27.71	27.71	14.89	20.73	11.27	N/A	14.98	1.12	1.33	---	1.00%
<i>Blended Performance</i>	12/31/96	---	2.72	7.06	28.05	28.05	15.02	20.81	11.31	N/A	14.99	1.18	1.34	---	1.01%
Mid Cap Growth / American Century Fund #	5/17/07	-1.91	2.12	6.18	30.77	30.77	12.35	20.59	---	7.62	18.39	-2.55	1.11	4	1.21%
Mid Cap Growth / Frontier Capital Fund #	6/28/07	-0.84	2.11	8.29	32.99	32.99	14.09	19.30	---	7.64	15.63	-0.64	1.21	3	1.22%
Mid Cap Growth / Waddell & Reed Fund #	6/30/04	-1.64	1.78	6.97	30.85	30.85	14.23	22.87	---	10.03	17.76	-0.16	1.25	2	1.22%
<i>Manager Composite</i>	12/31/99	---	1.89	7.25	30.76	30.76	13.66	23.73	11.70	N/A	18.17	0.27	1.26	---	1.20%
<i>Blended Performance</i>	12/31/99	---	1.78	7.16	30.66	30.66	13.63	23.71	11.69	N/A	18.17	0.25	1.26	---	1.22%
Mid Cap Growth / Westfield Capital Fund #	6/28/07	-1.74	3.50	11.26	35.20	35.20	13.27	20.45	---	7.51	18.32	-2.36	1.11	4	0.85%
Eaton Vance Atlanta Capital SMID-Cap I	4/30/02	-4.50	2.87	9.20	36.06	36.06	17.98	22.81	12.71	N/A	17.52	0.67	1.26	---	1.07%
<i>Russell Midcap™ Growth Index</i>		-2.17	3.19	8.23	35.74	35.74	15.63	23.37	9.77	---	17.63	0.00	1.28	---	---
<i>Russell Midcap™ Index</i>		-1.95	2.98	8.39	34.76	34.76	15.88	22.36	10.22	---	18.02	-1.00	1.21	---	---
<i>Lipper Mid Cap Growth Funds Index</i>		-2.03	3.25	8.50	36.52	36.52	13.63	21.39	9.52	---	17.82	-1.78	1.18	---	---
<i>Mid-Cap Growth Category Median</i>		-2.61	3.11	8.30	35.30	35.30	13.84	20.80	9.36	---	17.89	-1.56	1.15	---	---

Lancaster County, Nebraska EEs Retirement Plan



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Fund/Benchmark Name	Inception Date	YTD 1/31/14	CUMULATIVE RETURNS AS OF DECEMBER 31, 2013 *			AVERAGE ANNUAL RETURNS AS OF DECEMBER 31, 2013 *				Since Inception	Risk 5 YRS	Alpha 5 YRS	Sharpe 5 YRS	DDA Rank 12/31/13	Expense Ratio*
			Return 1 MO.	Return 3 MOS.	Return YTD	Return 1 YR	Return 3 YRS	Return 5 YRS	Return 10 YRS						
SMALL VALUE															
<i>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.</i>															
Small Cap Value/American Century #	12/5/97	-4.10	2.38	10.59	34.87	34.87	13.68	16.28	5.31	N/A	20.07	-0.08	0.85	4	1.27%
<i>Manager Composite</i>	9/30/98	---	2.37	10.62	34.92	34.92	13.67	20.43	10.52	N/A	19.68	3.78	1.04	---	1.25%
<i>Blended Performance</i>	9/30/98	---	2.38	10.59	34.87	34.87	13.68	20.51	10.56	N/A	19.63	3.80	1.04	---	1.27%
Small Cap Value / Ceredex Fund #	1/29/01	-5.66	1.49	9.36	34.29	34.29	14.96	15.70	8.29	N/A	18.97	0.64	0.86	4	1.35%
<i>Manager Composite</i>	6/30/03	---	1.52	9.48	34.58	34.58	14.78	21.40	11.66	N/A	18.31	5.99	1.15	---	1.35%
<i>Blended Performance</i>	6/30/03	---	1.49	9.36	34.29	34.29	14.71	21.36	11.64	N/A	18.30	5.96	1.15	---	1.35%
Small Cap Value / Integrity Fund #	6/1/05	-4.11	1.98	8.67	41.25	41.25	15.85	21.87	---	9.61	22.22	3.38	1.00	1	1.36%
Small Cap Value / Vaughan Nelson Fund #	12/30/05	-3.08	1.72	9.12	32.31	32.31	12.62	17.66	---	6.21	19.71	1.86	0.92	4	1.36%
<i>Manager Composite</i>	6/30/96	---	1.66	9.09	38.55	38.55	15.18	19.42	11.90	N/A	17.64	4.49	1.09	---	1.35%
<i>Blended Performance</i>	6/30/96	---	1.72	9.12	37.95	37.95	15.01	19.31	11.86	N/A	17.63	4.41	1.09	---	1.36%
Small Cap Value / Victory Fund #	12/15/09	-3.44	2.76	10.64	32.61	32.61	14.47	---	---	17.36	---	---	---	3	1.35%
<i>Manager Composite</i>	1/31/02	---	2.68	10.41	32.83	32.83	14.73	19.53	10.48	N/A	19.56	3.18	1.01	---	1.35%
<i>Blended Performance</i>	1/31/02	---	2.76	10.64	32.61	32.61	14.47	19.40	10.43	N/A	19.70	2.98	1.00	---	1.35%
Small Cap Value/Kennedy Capital Fund #	1/29/01	-2.74	2.50	10.69	43.46	43.46	16.61	26.24	9.73	N/A	23.40	6.74	1.11	1	1.35%
Small Cap Value/TBCAM #	12/15/04	-3.47	1.45	8.73	35.80	35.80	16.36	19.06	---	3.34	20.78	2.14	0.94	3	1.35%
<i>Manager Composite</i>	2/28/99	---	1.46	8.73	35.80	35.80	16.20	19.61	10.05	N/A	20.57	2.57	0.97	---	1.35%
<i>Blended Performance</i>	2/28/99	---	1.45	8.73	35.80	35.80	16.36	19.72	10.10	N/A	20.61	2.64	0.98	---	1.35%
AllianzGI NFJ Small-Cap Value Instl	10/1/91	-4.12	2.46	8.41	32.06	32.06	14.47	18.54	11.61	N/A	16.39	4.84	1.12	---	0.86%
<i>Russell 2000™ Value Index</i>		-3.87	1.88	9.30	34.52	34.52	14.49	17.64	8.61	---	21.61	0.00	0.86	---	---
<i>Russell 2000™ Index</i>		-2.77	1.97	8.72	38.82	38.82	15.67	20.08	9.07	---	20.93	2.67	0.98	---	---
<i>Lipper Small Cap Value Funds Index</i>		-3.85	2.21	9.75	35.26	35.26	14.13	20.00	9.26	---	20.70	2.73	0.98	---	---
<i>Small Value Category Median</i>		-4.02	2.10	9.30	36.30	36.30	14.79	20.17	9.31	---	21.06	3.09	0.98	---	---
SMALL BLEND															
<i>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.</i>															
Jennison Small Cap Core Equity #	9/9/10	-1.94	2.23	7.91	38.10	38.10	15.01	---	---	18.15	---	---	---	1	1.36%
<i>Manager Composite</i>	5/31/98	---	2.30	8.10	38.62	38.62	15.32	21.52	10.40	N/A	19.11	2.90	1.12	---	1.35%
<i>Blended Performance</i>	5/31/98	---	2.23	7.91	38.10	38.10	15.01	21.30	10.30	N/A	19.04	2.77	1.11	---	1.36%
Small Cap Blend / Glenmede Fund #	1/29/01	-4.52	2.03	7.07	37.76	37.76	12.14	21.56	9.32	N/A	23.50	0.12	0.95	3	1.26%
<i>Manager Composite</i>	4/30/91	---	2.02	8.65	47.43	47.43	19.61	23.22	10.49	N/A	21.04	2.87	1.10	---	1.25%
<i>Blended Performance</i>	4/30/91	---	2.03	8.71	47.51	47.51	19.63	23.23	10.50	N/A	21.04	2.88	1.10	---	1.26%
Vanguard Small Cap Index Signal	12/15/06	-2.04	2.58	8.82	37.79	37.79	16.61	22.55	10.31	N/A	20.98	2.12	1.08	---	0.10%
<i>Russell 2000™ Index</i>		-2.77	1.97	8.72	38.82	38.82	15.67	20.08	9.07	---	20.93	0.00	0.98	---	---
<i>Lipper Small Cap Core Funds Index</i>		-3.60	1.85	8.80	36.13	36.13	14.94	20.80	9.35	---	19.38	1.92	1.07	---	---
<i>Small Blend Category Median</i>		-3.45	2.02	9.13	37.89	37.89	15.68	20.41	9.09	---	20.51	1.09	1.02	---	---

Lancaster County, Nebraska EEs Retirement Plan



Defined Contribution Fund Performance as of December 31, 2013 with January 31, 2014 update

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Fund/Benchmark Name	Inception Date	YTD 1/31/14	CUMULATIVE RETURNS AS OF DECEMBER 31, 2013 *			AVERAGE ANNUAL RETURNS AS OF DECEMBER 31, 2013 *				Since Inception	Risk 5 YRS	Alpha 5 YRS	Sharpe 5 YRS	DDA Rank 12/31/13	Expense Ratio *
			Return 1 MO.	Return 3 MOS.	Return YTD	Return 1 YR	Return 3 YRS	Return 5 YRS	Return 10 YRS						
SMALL GROWTH															
<i>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.</i>															
SA/Invesco Small Cap Growth Strategy #	12/1/01	-1.15	3.30	9.44	39.39	39.39	17.60	22.35	9.47	N/A	18.01	2.53	1.21	2	1.23%
Small Cap Growth / Emerald Fund #	3/31/06	3.73	2.97	5.60	48.23	48.23	13.74	19.61	---	4.20	20.76	-1.47	0.97	4	1.35%
<i>Manager Composite</i>	10/31/92	---	3.12	5.69	48.59	48.59	19.37	23.74	8.69	N/A	20.76	1.58	1.13	---	1.35%
<i>Blended Performance</i>	10/31/92	---	2.97	5.60	48.23	48.23	19.28	23.68	8.67	N/A	20.69	1.22	1.12	---	1.35%
Small Cap Growth / RBC Fund #	3/28/02	-3.13	0.83	9.81	44.86	44.86	16.12	18.39	6.15	N/A	17.99	-0.63	1.03	4	1.25%
<i>Manager Composite</i>	9/30/01	---	0.82	9.85	42.15	42.15	21.06	24.20	10.43	N/A	17.32	4.89	1.34	---	1.25%
<i>Blended Performance</i>	9/30/01	---	0.83	9.81	41.11	41.11	20.76	24.01	10.35	N/A	17.34	4.72	1.33	---	1.25%
Small Cap Growth/Palisade Capital Fund #	5/16/13	-1.46	3.07	4.28	---	---	---	---	---	18.13	---	---	---	1	1.25%
<i>Manager Composite</i>	4/30/04	---	3.06	4.27	36.63	36.63	17.31	27.38	---	11.00	19.95	5.31	1.32	---	1.25%
<i>Blended Performance</i>	4/30/04	---	3.07	4.28	36.76	36.76	17.35	27.41	---	10.32	19.95	5.33	1.32	---	1.25%
BlackRock Small Cap Growth Equity Instl	9/14/93	-2.07	2.78	13.25	45.32	45.32	17.38	21.81	10.04	N/A	21.31	-0.30	1.03	---	0.82%
Royce Pennsylvania Mutual Invmt	10/31/72	-4.41	2.33	9.54	35.25	35.25	14.09	20.18	10.06	N/A	20.06	-1.02	1.02	---	0.91%
Russell 2000™ Growth Index		-1.73	2.05	8.17	43.30	43.30	16.82	22.58	9.41	---	20.61	0.00	1.09	---	---
Russell 2000™ Index		-2.77	1.97	8.72	38.82	38.82	15.67	20.08	9.07	---	20.93	-2.11	0.98	---	---
Lipper Small Cap Growth Funds Index		-1.98	2.59	7.82	40.99	40.99	16.31	22.33	8.32	---	18.67	1.68	1.17	---	---
Small Growth Category Median		-2.17	2.35	8.26	40.93	40.93	16.02	21.96	9.24	---	19.59	1.10	1.12	---	---
GLOBAL VALUE															
<i>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.</i>															
SA/Templeton Growth Strategy #	4/1/96	-3.99	1.32	8.55	30.70	30.70	14.30	16.06	6.49	N/A	19.54	1.76	0.86	1	1.03%
MSCI World™ Value Index(net)		-3.67	1.87	8.01	26.62	26.62	11.34	13.77	6.68	---	18.51	0.00	0.79	---	---
MSCI World™ Index(net)		-3.70	2.12	8.00	26.68	26.68	11.49	15.02	6.98	---	17.23	2.03	0.90	---	---
Lipper Global Funds Index		-3.38	1.81	7.33	25.72	25.72	9.36	14.23	7.11	---	16.90	1.79	0.87	---	---
World Stock Category Median		-3.62	2.02	7.52	25.31	25.31	10.95	15.68	7.38	---	18.16	3.25	0.92	---	---
GLOBAL BLEND															
<i>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.</i>															
American Funds Capital World G/I R4	6/27/02	-3.25	2.04	7.69	24.86	24.86	11.20	14.40	9.01	N/A	17.19	-0.27	0.87	---	0.80%
MSCI World™ Index(net)		-3.70	2.12	8.00	26.68	26.68	11.49	15.02	6.98	---	17.23	0.00	0.90	---	---
Lipper Global Funds Index		-3.38	1.81	7.33	25.72	25.72	9.36	14.23	7.11	---	16.90	-0.31	0.87	---	---
World Stock Category Median		-3.62	2.02	7.52	25.31	25.31	10.95	15.68	7.38	---	18.16	0.96	0.92	---	---

Lancaster County, Nebraska EEs Retirement Plan



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Fund/Benchmark Name	Inception Date	YTD 1/31/14	CUMULATIVE RETURNS AS OF DECEMBER 31, 2013 *			AVERAGE ANNUAL RETURNS AS OF DECEMBER 31, 2013 *				Since Inception	Risk 5 YRS	Alpha 5 YRS	Sharpe 5 YRS	DDA Rank 12/31/13	Expense Ratio *
			Return 1 MO.	Return 3 MOS.	Return YTD	Return 1 YR	Return 3 YRS	Return 5 YRS	Return 10 YRS						
GLOBAL GROWTH															
<i>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.</i>															
SA/OFII Global Strategy #	7/9/02	-3.77	2.28	7.74	26.80	26.80	11.79	17.55	8.32	N/A	18.53	-0.26	0.96	2	1.08%
MSCI World™ Growth Index(net)		-3.26	2.36	7.98	26.73	26.73	11.62	16.24	7.19	---	16.40	0.00	1.00	---	---
MSCI World™ Index(net)		-3.70	2.12	8.00	26.68	26.68	11.49	15.02	6.98	---	17.23	-1.53	0.90	---	---
Lipper Global Funds Index		-3.38	1.81	7.33	25.72	25.72	9.36	14.23	7.11	---	16.90	-1.98	0.87	---	---
World Stock Category Median		-3.62	2.02	7.52	25.31	25.31	10.95	15.68	7.38	---	18.16	-0.87	0.92	---	---
INTERNATIONAL VALUE															
<i>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.</i>															
International Value / LSV Asset Mgmt. #	1/5/05	-5.23	1.71	6.49	18.19	18.19	6.01	9.38	---	2.20	21.99	-2.35	0.51	3	1.37%
Manager Composite	5/31/04	---	0.83	5.46	17.80	17.80	6.26	14.37	---	8.32	20.49	2.84	0.75	---	1.30%
Blended Performance	5/31/04	---	1.71	6.49	18.19	18.19	6.45	14.49	---	8.38	20.72	2.88	0.75	---	1.37%
SA/Templeton Foreign Strategy #	4/1/96	-4.18	1.13	6.79	26.70	26.70	9.43	15.83	7.53	N/A	21.63	3.85	0.79	1	1.11%
MSCI EAFE™ Value Index(net)		-3.57	1.36	6.26	22.95	22.95	8.32	11.99	6.77	---	21.58	0.00	0.63	---	---
MSCI EAFE™ Index(net)		-4.03	1.50	5.71	22.78	22.78	8.17	12.44	6.91	---	19.71	1.34	0.69	---	---
Lipper International Funds Index		-4.39	1.78	6.04	21.23	21.23	7.35	13.18	7.52	---	19.73	2.27	0.72	---	---
Foreign Large Value Category Median		-3.97	1.62	6.09	22.13	22.13	7.43	11.94	6.91	---	20.68	0.35	0.63	---	---
INTERNATIONAL BLEND															
<i>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.</i>															
International Blend (sub-advised by Wellington Mgmt) #	2/25/03	-4.82	2.34	7.48	20.49	20.49	4.40	8.46	5.58	N/A	19.69	-3.10	0.51	4	1.39%
Manager Composite	5/31/94	---	2.15	7.36	21.73	21.73	7.42	13.89	8.60	N/A	19.12	1.83	0.77	---	1.30%
Blended Performance	5/31/94	---	2.34	7.48	20.49	20.49	7.08	13.67	8.50	N/A	19.15	1.62	0.76	---	1.39%
International Blend / AQR #	12/5/97	-3.77	2.00	6.49	22.25	22.25	8.61	11.31	5.29	N/A	19.72	-0.87	0.64	2	1.36%
Manager Composite	2/29/00	---	1.96	6.58	23.35	23.35	8.70	13.70	7.37	N/A	19.83	1.11	0.74	---	1.30%
Blended Performance	2/29/00	---	2.00	6.49	22.25	22.25	8.61	13.71	7.38	N/A	20.02	1.06	0.74	---	1.36%
International Blend / Neuberger Berman Fund #	6/21/13	-5.40	2.14	4.97	---	---	---	---	---	15.88	---	---	---	3	1.30%
Manager Composite	1/31/05	---	1.91	4.65	16.44	16.44	5.12	11.83	---	6.05	17.41	1.02	0.73	---	1.30%
Blended Performance	1/31/05	---	2.14	4.97	17.09	17.09	5.32	11.95	---	5.91	17.43	1.12	0.73	---	1.30%
International Blend / Pictet Asset Management Fund #	1/18/07	-4.52	2.90	5.99	21.91	21.91	8.29	14.31	---	0.68	21.94	0.83	0.72	1	1.37%
QMA International Developed Markets Index Fund #	6/17/09	-4.10	1.50	5.68	22.33	22.33	7.84	---	---	9.64	---	---	---	---	0.53%
American Funds EuroPacific Gr R4	6/7/02	-4.07	1.85	7.64	20.17	20.17	7.37	13.50	8.91	N/A	18.57	1.85	0.77	---	0.85%
MSCI EAFE™ Index(net)		-4.03	1.50	5.71	22.78	22.78	8.17	12.44	6.91	---	19.71	0.00	0.69	---	---
Lipper International Funds Index		-4.39	1.78	6.04	21.23	21.23	7.35	13.18	7.52	---	19.73	0.83	0.72	---	---
Foreign Large Blend Category Median		-4.47	1.75	5.78	20.15	20.15	7.29	12.22	6.98	---	20.01	0.19	0.69	---	---

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			Return 1 MO.	Return 3 MOS.	Return YTD	Return 1 YR	Return 3 YRS	Return 5 YRS	Return 10 YRS						
INTERNATIONAL GROWTH															
<i>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.</i>															
International Growth / Artisan Partners Fund #	2/28/01	-5.45	2.16	7.40	25.18	25.18	13.05	16.60	8.78	N/A	20.06	2.88	0.86	1	1.16%
MSCI EAFE™ Growth Index(net)		-4.48	1.64	5.15	22.54	22.54	7.97	12.82	6.97	---	18.35	0.00	0.75	---	---
MSCI EAFE™ Index(net)		-4.03	1.50	5.71	22.78	22.78	8.17	12.44	6.91	---	19.71	-0.91	0.69	---	---
Lipper International Funds Index		-4.39	1.78	6.04	21.23	21.23	7.35	13.18	7.52	---	19.73	-0.23	0.72	---	---
Foreign Large Growth Category Median		-4.96	1.98	5.69	19.00	19.00	7.59	13.67	7.56	---	18.87	1.29	0.79	---	---
DIVERSIFIED EMERGING MKTS															
<i>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 also may lack the legal, business, and social framework to support securities markets.</i>															
Emerging Markets Equity / JP Morgan Fund #	11/30/12	-7.78	-1.83	1.62	-2.43	-2.43	---	---	---	3.06	---	---	---	1	1.53%
Manager Composite	12/31/06	---	-1.95	1.25	-3.37	-3.37	-2.14	16.11	---	4.43	23.07	1.10	0.76	---	1.40%
Blended Performance	12/31/06	---	-1.83	1.62	-2.43	-2.43	-1.54	16.53	---	4.70	23.07	0.94	0.75	---	1.53%
Emerging Markets Equity / QMA Fund #	8/31/95	-7.23	-1.77	1.15	-3.28	-3.28	-1.64	15.52	11.42	N/A	23.57	0.34	0.73	1	1.54%
MSCI Emerging Markets™ Index(net)		-6.49	-1.45	1.83	-2.60	-2.60	-2.06	14.79	11.17	---	22.59	0.00	0.72	---	---
Diversified Emerging Mkts Category Median		-6.67	-0.73	2.23	-1.59	-1.59	-1.70	14.43	10.36	---	23.01	-0.12	0.70	---	---
REAL ESTATE															
<i>Sector funds are subject to risks within their specific sectors because they concentrate their investments in securities of companies within those industries. Therefore, the prices of these securities can be volatile.</i>															
Real Estate / American Century Fund #	5/17/07	3.10	0.82	0.12	1.24	1.24	9.99	16.80	---	-0.01	26.69	-0.16	0.71	3	1.20%
Morgan Stanley REIT Index		4.25	0.28	-0.68	2.47	2.47	9.46	16.73	8.40	---	26.22	0.00	0.72	---	---
Real Estate Category Median		3.49	0.62	-0.32	1.87	1.87	8.86	16.37	8.28	---	25.68	-0.08	0.71	---	---
Real Estate / Cohen & Steers Fund #	5/17/07	3.47	0.70	0.04	4.34	4.34	9.27	17.99	---	2.13	26.07	0.75	0.76	1	1.20%
FTSE NAREIT Equity® Index		3.31	0.58	-0.17	2.86	2.86	10.06	17.84	9.05	---	27.11	0.00	0.73	---	---
Real Estate Category Median		3.49	0.62	-0.32	1.87	1.87	8.86	16.37	8.28	---	25.68	-0.49	0.71	---	---
SPECIALTY - OTHER															
Prudential Real Assets Fund #	12/4/12	0.10	0.53	0.04	-1.58	-1.58	---	---	---	-1.21	---	---	---	---	0.95%
S&P 500® Index		-3.46	2.53	10.51	32.39	32.39	16.18	17.94	7.41	---	15.81	0.00	1.12	---	---
Moderate Allocation Category Median		-1.77	1.37	5.66	16.84	16.84	9.39	12.93	6.20	---	10.82	0.99	1.18	---	---

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			Return 1 MO.	Return 3 MOS.	Return YTD	Return 1 YR	Return 3 YRS	Return 5 YRS	Return 10 YRS						
BALANCED VALUE (MODERATE ALLOCATION)															
Balanced Fund (sub-advised by Wellington Management and PIM) #	7/23/01	-1.27	1.31	5.27	14.46	14.46	9.05	11.75	5.37	N/A	10.22	0.11	1.13	2	0.82%
Balanced I / Wellington Mgmt. Fund #	11/30/99	-2.37	1.80	5.93	19.37	19.37	10.66	12.30	7.02	N/A	10.13	0.79	1.19	1	0.97%
SA/Oakmark Equity & Income Strategy #	7/19/02	-2.67	2.06	7.19	24.45	24.45	11.02	12.44	8.40	N/A	10.70	1.19	1.14	2	0.80%
60% Russell 1000 Value / 40% Barclays Aggr		-1.54	1.29	5.87	17.66	17.66	11.02	12.04	6.68	---	10.44	0.00	1.14	---	---
60% R1000 / 40% Barclays Agg		-1.33	1.39	6.00	17.95	17.95	11.14	13.09	6.78	---	9.63	1.93	1.32	---	---
60% S&P 500 / 40% Barclays Int Govt Credit		-1.71	1.27	6.22	18.10	18.10	10.89	12.49	6.35	---	9.59	1.42	1.27	---	---
Lipper Balanced Funds Index		-1.51	1.28	5.48	16.39	16.39	9.61	12.70	6.22	---	10.33	1.00	1.20	---	---
Moderate Allocation Category Median		-1.77	1.37	5.66	16.84	16.84	9.39	12.93	6.20	---	10.82	1.08	1.18	---	---
BALANCED BLEND (MODERATE ALLOCATION)															
Prudential IncomeFlex Select EasyPath Balanced Fund #	6/30/09	-1.22	0.77	4.00	10.41	10.41	7.61	---	---	10.14	---	---	---	---	1.71%
60% S&P 500 / 40% Barclays Agg Bond Index		-1.48	1.29	6.17	17.56	17.56	11.06	12.71	6.54	---	9.52	0.00	1.30	---	---
60% R1000 / 40% Barclays Agg		-1.33	1.39	6.00	17.95	17.95	11.14	13.09	6.78	---	9.63	0.23	1.32	---	---
60% S&P 500 / 40% Barclays Int Govt Credit		-1.71	1.27	6.22	18.10	18.10	10.89	12.49	6.35	---	9.59	-0.27	1.27	---	---
Lipper Balanced Funds Index		-1.51	1.28	5.48	16.39	16.39	9.61	12.70	6.22	---	10.33	-0.82	1.20	---	---
Moderate Allocation Category Median		-1.77	1.37	5.66	16.84	16.84	9.39	12.93	6.20	---	10.82	-0.92	1.18	---	---
Oakmark Equity & Income I	11/1/95	-2.86	2.08	7.11	24.25	24.25	10.89	12.34	8.35	N/A	10.71	-1.02	1.14	---	0.78%
60% R1000 / 40% Barclays Agg		-1.33	1.39	6.00	17.95	17.95	11.14	13.09	6.78	---	9.63	0.00	1.32	---	---
60% S&P 500 / 40% Barclays Int Govt Credit		-1.71	1.27	6.22	18.10	18.10	10.89	12.49	6.35	---	9.59	-0.48	1.27	---	---
Lipper Balanced Funds Index		-1.51	1.28	5.48	16.39	16.39	9.61	12.70	6.22	---	10.33	-1.09	1.20	---	---
Moderate Allocation Category Median		-1.77	1.37	5.66	16.84	16.84	9.39	12.93	6.20	---	10.82	-1.19	1.18	---	---
BALANCED GROWTH (MODERATE ALLOCATION)															
Balanced / JPMorgan Investment Management, PIM #	10/19/00	-0.37	1.62	5.83	17.49	17.49	9.56	12.73	5.52	N/A	9.94	-1.98	1.25	2	0.82%
SA/Janus Balanced Strategy #	4/1/00	-1.85	1.90	6.81	19.97	19.97	11.26	12.97	8.29	N/A	9.60	-0.89	1.31	1	1.06%
60% Russell 1000 Growth / 40% Barclays Aggr.		-1.12	1.49	6.12	18.13	18.13	11.22	14.08	6.81	---	9.14	0.00	1.48	---	---
60% R1000 / 40% Barclays Agg		-1.33	1.39	6.00	17.95	17.95	11.14	13.09	6.78	---	9.63	-1.33	1.32	---	---
60% S&P 500 / 40% Barclays Int Govt Credit		-1.71	1.27	6.22	18.10	18.10	10.89	12.49	6.35	---	9.59	-1.77	1.27	---	---
Lipper Balanced Funds Index		-1.51	1.28	5.48	16.39	16.39	9.61	12.70	6.22	---	10.33	-2.57	1.20	---	---
Moderate Allocation Category Median		-1.77	1.37	5.66	16.84	16.84	9.39	12.93	6.20	---	10.82	-2.74	1.18	---	---
BALANCED BLEND (CONSERVATIVE ALLOCATION)															
Prudential IncomeFlex Select EasyPath Conservative Fund #	6/30/09	0.22	-0.13	0.95	0.80	0.80	3.95	---	---	5.57	---	---	---	---	1.72%
Prudential IncomeFlex Select EasyPath Moderate Fund #	6/30/09	-0.54	0.30	2.44	5.38	5.38	5.68	---	---	7.83	---	---	---	---	1.72%
60% R1000 / 40% Barclays Agg		-1.33	1.39	6.00	17.95	17.95	11.14	13.09	6.78	---	9.63	0.00	1.32	---	---
60% S&P 500 / 40% Barclays Int Govt Credit		-1.71	1.27	6.22	18.10	18.10	10.89	12.49	6.35	---	9.59	-0.48	1.27	---	---
Lipper Balanced Funds Index		-1.51	1.28	5.48	16.39	16.39	9.61	12.70	6.22	---	10.33	-1.09	1.20	---	---
Conservative Allocation Category Median		-0.68	0.67	3.13	7.66	7.66	6.42	10.07	5.26	---	7.62	0.74	1.33	---	---

Lancaster County, Nebraska EEs Retirement Plan



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Fund/Benchmark Name	Inception Date	YTD 1/31/14	CUMULATIVE RETURNS AS OF DECEMBER 31, 2013 *			AVERAGE ANNUAL RETURNS AS OF DECEMBER 31, 2013 *				Since Inception	Risk 5 YRS	Alpha 5 YRS	Sharpe 5 YRS	DDA Rank 12/31/13	Expense Ratio *
			Return 1 MO.	Return 3 MOS.	Return YTD	Return 1 YR	Return 3 YRS	Return 5 YRS	Return 10 YRS						
			LIFETIMES - AGGRESSIVE ALLOCATION												
Lifetime Aggressive Growth Fund #	4/30/94	-2.53	1.79	6.69	23.32	23.32	11.76	14.87	6.71	N/A	13.74	0.27	1.08	---	1.12%
<i>Lifetime Aggressive Growth Primary Benchmark</i>		-2.41	1.77	7.13	23.64	23.64	12.14	14.80	7.42	---	13.44	0.00	1.09	---	---
<i>Lipper Balanced Funds Index</i>		-1.51	1.28	5.48	16.39	16.39	9.61	12.70	6.22	---	10.33	1.20	1.20	---	---
<i>Aggressive Allocation Category Median</i>		-2.64	1.72	6.83	21.47	21.47	10.34	14.27	6.75	---	13.94	-0.06	1.04	---	---
LIFETIMES - MODERATE ALLOCATION															
Lifetime Growth Fund #	4/30/94	-2.05	1.52	5.85	19.86	19.86	10.84	13.86	6.56	N/A	12.04	0.45	1.13	---	1.06%
<i>Lifetime Growth Primary Benchmark</i>		-1.92	1.47	6.18	20.10	20.10	11.03	13.54	7.03	---	11.79	0.00	1.13	---	---
<i>Lipper Balanced Funds Index</i>		-1.51	1.28	5.48	16.39	16.39	9.61	12.70	6.22	---	10.33	0.77	1.20	---	---
<i>Moderate Allocation Category Median</i>		-1.77	1.37	5.66	16.84	16.84	9.39	12.93	6.20	---	10.82	1.08	1.18	---	---
Lifetime Balanced Fund #	4/30/94	-1.83	1.36	5.47	18.29	18.29	10.38	13.29	6.44	N/A	11.19	0.44	1.17	---	1.04%
<i>Lifetime Balanced Primary Benchmark</i>		-1.68	1.34	5.75	18.46	18.46	10.55	12.96	6.90	---	10.94	0.00	1.16	---	---
<i>Lipper Balanced Funds Index</i>		-1.51	1.28	5.48	16.39	16.39	9.61	12.70	6.22	---	10.33	0.44	1.20	---	---
<i>Moderate Allocation Category Median</i>		-1.77	1.37	5.66	16.84	16.84	9.39	12.93	6.20	---	10.82	0.78	1.18	---	---
Lifetime Conservative Growth Fund #	4/30/94	-1.36	1.08	4.63	15.01	15.01	9.44	12.24	6.23	N/A	9.54	0.60	1.25	---	0.98%
<i>Lifetime Conservative Growth Primary Benchmark</i>		-1.19	1.04	4.81	15.04	15.04	9.42	11.67	6.61	---	9.31	0.00	1.23	---	---
<i>Lipper Balanced Funds Index</i>		-1.51	1.28	5.48	16.39	16.39	9.61	12.70	6.22	---	10.33	-0.18	1.20	---	---
<i>Moderate Allocation Category Median</i>		-1.77	1.37	5.66	16.84	16.84	9.39	12.93	6.20	---	10.82	0.13	1.18	---	---
LIFETIMES - CONSERVATIVE ALLOCATION															
Lifetime Income & Equity Fund #	4/30/94	-0.46	0.53	2.97	8.83	8.83	7.25	9.69	5.48	N/A	6.29	0.76	1.49	---	0.89%
<i>Lifetime Income & Equity Primary Benchmark</i>		-0.30	0.48	3.00	8.67	8.67	7.04	8.87	5.77	---	6.10	0.00	1.41	---	---
<i>Lipper Balanced Funds Index</i>		-1.51	1.28	5.48	16.39	16.39	9.61	12.70	6.22	---	10.33	-1.80	1.20	---	---
<i>Conservative Allocation Category Median</i>		-0.68	0.67	3.13	7.66	7.66	6.42	10.07	5.26	---	7.62	0.18	1.33	---	---
RETIREMENT INCOME															
<i>The target date is the approximate date when investors plan to start withdrawing their money. The asset allocation of 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.</i>															
Prudential Day One IncomeFlex Bal Fund #	6/30/09	-1.22	0.77	3.99	10.36	10.36	7.55	---	---	10.08	---	---	---	---	1.76%
<i>Prudential Day One IncomeFlex Target Bal Benchmark</i>		-1.13	0.86	4.30	12.09	12.09	8.87	11.44	6.60	---	9.36	0.00	1.20	---	---
<i>Lipper Balanced Funds Index</i>		-1.51	1.28	5.48	16.39	16.39	9.61	12.70	6.22	---	10.33	0.20	1.20	---	---
<i>Retirement Income Median</i>		-0.43	0.53	2.76	6.70	6.70	6.10	9.84	4.63	---	7.20	0.67	1.26	---	---
Retirement Goal Income Fund #	11/30/02	-0.21	0.33	2.10	5.92	5.92	5.46	7.47	4.58	N/A	4.64	0.46	1.56	---	0.83%
<i>Retirement Goal Income Primary Benchmark</i>		-0.03	0.28	2.14	5.93	5.93	5.46	6.90	4.98	---	4.45	0.00	1.51	---	---
<i>Lipper Balanced Funds Index</i>		-1.51	1.28	5.48	16.39	16.39	9.61	12.70	6.22	---	10.33	-2.47	1.20	---	---
<i>Retirement Income Median</i>		-0.43	0.53	2.76	6.70	6.70	6.10	9.84	4.63	---	7.20	-1.08	1.26	---	---
Prudential Day One Income Fund #	6/30/09	0.08	0.12	1.74	3.53	3.53	5.60	---	---	7.39	---	---	---	---	0.77%
<i>Prudential Day One Income Fund Benchmark</i>		0.11	0.15	1.86	4.24	4.24	5.93	8.44	5.97	---	5.78	0.00	1.42	---	---
<i>Lipper Balanced Funds Index</i>		-1.51	1.28	5.48	16.39	16.39	9.61	12.70	6.22	---	10.33	-1.06	1.20	---	---
<i>Retirement Income Median</i>		-0.43	0.53	2.76	6.70	6.70	6.10	9.84	4.63	---	7.20	-0.49	1.26	---	---

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Fund/Benchmark Name	Inception Date	YTD 1/31/14	CUMULATIVE RETURNS AS OF DECEMBER 31, 2013 *			AVERAGE ANNUAL RETURNS AS OF DECEMBER 31, 2013 *				Since Inception	Risk 5 YRS	Alpha 5 YRS	Sharpe 5 YRS	DDA Rank 12/31/13	Expense Ratio*
			Return 1 MO.	Return 3 MOS.	Return YTD	Return 1 YR	Return 3 YRS	Return 5 YRS	Return 10 YRS						
TARGET DATE 2000-2010															
<i>The target date is the approximate date when investors plan to start withdrawing their money. The asset allocation of 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.</i>															
Prudential Day One 2010 Fund #	6/30/09	-0.24	0.33	2.45	5.72	5.72	6.42	---	---	8.62	---	---	---	---	0.77%
<i>Prudential Day One 2010 Fund Benchmark</i>		-0.21	0.35	2.55	6.37	6.37	6.82	9.13	5.85	---	6.96	0.00	1.28	---	---
<i>Lipper Balanced Funds Index</i>		-1.51	1.28	5.48	16.39	16.39	9.61	12.70	6.22	---	10.33	-0.33	1.20	---	---
<i>Target-Date 2000-2010 Median</i>		-1.84	0.70	3.23	8.67	8.67	6.17	10.55	4.86	---	9.02	-0.60	1.18	---	---
Prudential Day One IncomeFlex Target® 2010 Fund #	6/30/09	-1.22	0.77	3.99	10.36	10.36	7.55	---	---	10.08	---	---	---	---	1.76%
<i>Prudential Day One IncomeFlex Target 2010 Benchmark</i>		-1.13	0.86	4.30	12.09	12.09	8.87	11.44	6.60	---	9.36	0.00	1.20	---	---
<i>Lipper Balanced Funds Index</i>		-1.51	1.28	5.48	16.39	16.39	9.61	12.70	6.22	---	10.33	0.20	1.20	---	---
<i>Target-Date 2000-2010 Median</i>		-1.84	0.70	3.23	8.67	8.67	6.17	10.55	4.86	---	9.02	0.03	1.18	---	---
Retirement Goal 2010 Fund #	11/30/02	-0.30	0.38	2.26	6.52	6.52	5.97	8.10	4.97	N/A	5.47	0.52	1.44	---	0.85%
<i>Retirement Goal 2010 Primary Benchmark</i>		-0.10	0.32	2.29	6.57	6.57	5.84	7.54	5.36	---	5.31	0.00	1.38	---	---
<i>Lipper Balanced Funds Index</i>		-1.51	1.28	5.48	16.39	16.39	9.61	12.70	6.22	---	10.33	-1.38	1.20	---	---
<i>Target-Date 2000-2010 Median</i>		-1.84	0.70	3.23	8.67	8.67	6.17	10.55	4.86	---	9.02	-1.23	1.18	---	---
TARGET DATE 2011-2015															
<i>The target date is the approximate date when investors plan to start withdrawing their money. The asset allocation of 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.</i>															
Prudential Day One 2015 Fund #	6/30/09	-0.43	0.44	2.83	6.93	6.93	6.96	---	---	9.25	---	---	---	---	0.77%
<i>Prudential Day One 2015 Fund Benchmark</i>		-0.41	0.46	2.92	7.59	7.59	7.30	9.67	5.99	---	7.52	0.00	1.26	---	---
<i>Lipper Balanced Funds Index</i>		-1.51	1.28	5.48	16.39	16.39	9.61	12.70	6.22	---	10.33	-0.21	1.20	---	---
<i>Target-Date 2011-2015 Median</i>		-1.84	0.89	4.01	11.25	11.25	7.30	11.62	5.54	---	10.10	-0.91	1.14	---	---
Prudential Day One IncomeFlex Target® 2015 Fund #	6/30/09	-1.22	0.77	3.99	10.36	10.36	7.55	---	---	10.08	---	---	---	---	1.76%
<i>Prudential Day One IncomeFlex Target 2015 Benchmark</i>		-1.13	0.86	4.30	12.09	12.09	8.87	11.44	6.60	---	9.36	0.00	1.20	---	---
<i>Lipper Balanced Funds Index</i>		-1.51	1.28	5.48	16.39	16.39	9.61	12.70	6.22	---	10.33	0.20	1.20	---	---
<i>Target-Date 2011-2015 Median</i>		-1.84	0.89	4.01	11.25	11.25	7.30	11.62	5.54	---	10.10	-0.44	1.14	---	---

Lancaster County, Nebraska EEs Retirement Plan



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			Return 1 MO.	Return 3 MOS.	Return YTD	Return 1 YR	Return 3 YRS	Return 5 YRS	Return 10 YRS						
TARGET DATE 2016-2020															
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Prudential Day One 2020 Fund #	6/30/09	-0.59	0.63	3.47	8.95	8.95	7.69	---	---	10.80	---	---	---	---	0.76%
<i>Prudential Day One 2020 Fund Benchmark</i>		-0.58	0.64	3.54	9.62	9.62	7.97	11.13	6.31	---	9.65	0.00	1.14	---	---
<i>Lipper Balanced Funds Index</i>		-1.51	1.28	5.48	16.39	16.39	9.61	12.70	6.22	---	10.33	0.86	1.20	---	---
<i>Target-Date 2016-2020 Median</i>		-1.84	1.10	4.60	13.09	13.09	7.78	12.71	5.43	---	11.29	-0.22	1.10	---	---
Prudential Day One IncomeFlex Target® 2020 Fund #	6/30/09	-1.22	0.77	3.99	10.36	10.36	7.55	---	---	10.33	---	---	---	---	1.76%
<i>Prudential Day One IncomeFlex Target 2020 Benchmark</i>		-1.13	0.86	4.30	12.09	12.09	8.87	11.57	6.58	---	9.54	0.00	1.19	---	---
<i>Lipper Balanced Funds Index</i>		-1.51	1.28	5.48	16.39	16.39	9.61	12.70	6.22	---	10.33	0.28	1.20	---	---
<i>Target-Date 2016-2020 Median</i>		-1.84	1.10	4.60	13.09	13.09	7.78	12.71	5.43	---	11.29	-0.87	1.10	---	---
Retirement Goal 2020 Fund #	11/30/02	-1.02	0.87	3.83	12.36	12.36	8.37	11.43	5.91	N/A	9.52	0.23	1.18	---	0.95%
<i>Retirement Goal 2020 Primary Benchmark</i>		-0.85	0.81	3.99	12.56	12.56	8.57	11.20	6.35	---	9.26	0.00	1.19	---	---
<i>Lipper Balanced Funds Index</i>		-1.51	1.28	5.48	16.39	16.39	9.61	12.70	6.22	---	10.33	0.28	1.20	---	---
<i>Target-Date 2016-2020 Median</i>		-1.84	1.10	4.60	13.09	13.09	7.78	12.71	5.43	---	11.29	-0.55	1.10	---	---
TARGET DATE 2021-2025															
<i>The target date is the approximate date when investors plan to start withdrawing their money. The asset allocation of 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.</i>															
Prudential Day One 2025 Fund #	6/30/09	-1.36	1.10	5.07	14.34	14.34	9.40	---	---	12.66	---	---	---	---	0.76%
<i>Prudential Day One 2025 Fund Benchmark</i>		-1.37	1.11	5.11	14.91	14.91	9.63	12.74	6.73	---	11.58	0.00	1.09	---	---
<i>Lipper Balanced Funds Index</i>		-1.51	1.28	5.48	16.39	16.39	9.61	12.70	6.22	---	10.33	1.24	1.20	---	---
<i>Target-Date 2021-2025 Median</i>		-1.84	1.38	5.39	16.38	16.38	8.89	13.56	6.17	---	12.89	-0.33	1.06	---	---
Prudential Day One IncomeFlex Target® 2025 Fund #	6/30/09	-1.28	1.05	4.90	13.73	13.73	9.20	---	---	12.53	---	---	---	---	0.76%
<i>Prudential Day One IncomeFlex Target 2025 Benchmark</i>		-1.27	1.05	4.94	14.29	14.29	9.41	12.61	6.67	---	11.56	0.00	1.08	---	---
<i>Lipper Balanced Funds Index</i>		-1.51	1.28	5.48	16.39	16.39	9.61	12.70	6.22	---	10.33	1.34	1.20	---	---
<i>Target-Date 2021-2025 Median</i>		-1.84	1.38	5.39	16.38	16.38	8.89	13.56	6.17	---	12.89	-0.21	1.06	---	---

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Fund/Benchmark Name	Inception Date	YTD 1/31/14	CUMULATIVE RETURNS AS OF DECEMBER 31, 2013 *			AVERAGE ANNUAL RETURNS AS OF DECEMBER 31, 2013 *				Since Inception	Risk 5 YRS	Alpha 5 YRS	Sharpe 5 YRS	DDA Rank 12/31/13	Expense Ratio *
			Return 1 MO.	Return 3 MOS.	Return YTD	Return 1 YR	Return 3 YRS	Return 5 YRS	Return 10 YRS						
TARGET DATE 2026-2030															
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Prudential Day One 2030 Fund #	6/30/09	-1.91	1.49	6.29	18.60	18.60	10.83	---	---	14.04	---	---	---	---	0.76%
<i>Prudential Day One 2030 Fund Benchmark</i>		-1.94	1.48	6.29	19.13	19.13	11.00	13.96	7.09	---	12.80	0.00	1.08	---	---
<i>Lipper Balanced Funds Index</i>		-1.51	1.28	5.48	16.39	16.39	9.61	12.70	6.22	---	10.33	1.31	1.20	---	---
<i>Target-Date 2026-2030 Median</i>		-2.42	1.59	6.04	18.21	18.21	9.31	14.09	5.80	---	13.78	-0.50	1.04	---	---
Prudential Day One IncomeFlex Target® 2030 Fund #	6/30/09	-1.91	1.49	6.29	18.60	18.60	10.83	---	---	14.04	---	---	---	---	0.76%
<i>Prudential Day One IncomeFlex Target 2030 Benchmark</i>		-1.94	1.48	6.29	19.13	19.13	11.00	13.96	7.09	---	12.80	0.00	1.08	---	---
<i>Lipper Balanced Funds Index</i>		-1.51	1.28	5.48	16.39	16.39	9.61	12.70	6.22	---	10.33	1.31	1.20	---	---
<i>Target-Date 2026-2030 Median</i>		-2.42	1.59	6.04	18.21	18.21	9.31	14.09	5.80	---	13.78	-0.50	1.04	---	---
Retirement Goal 2030 Fund #	11/30/02	-2.09	1.46	5.76	19.81	19.81	10.76	13.92	6.46	N/A	12.81	0.23	1.08	---	1.06%
<i>Retirement Goal 2030 Primary Benchmark</i>		-1.88	1.44	6.08	19.98	19.98	11.03	13.85	7.02	---	12.54	0.00	1.09	---	---
<i>Lipper Balanced Funds Index</i>		-1.51	1.28	5.48	16.39	16.39	9.61	12.70	6.22	---	10.33	1.18	1.20	---	---
<i>Target-Date 2026-2030 Median</i>		-2.42	1.59	6.04	18.21	18.21	9.31	14.09	5.80	---	13.78	-0.28	1.04	---	---
TARGET DATE 2031-2035															
<i>The target date is the approximate date when investors plan to start withdrawing their money. The asset allocation of 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.</i>															
Prudential Day One 2035 Fund #	6/30/09	-2.25	1.70	6.98	20.93	20.93	11.43	---	---	14.89	---	---	---	---	0.76%
<i>Prudential Day One 2035 Fund Benchmark</i>		-2.29	1.68	6.94	21.45	21.45	11.63	14.79	7.32	---	13.92	0.00	1.06	---	---
<i>Lipper Balanced Funds Index</i>		-1.51	1.28	5.48	16.39	16.39	9.61	12.70	6.22	---	10.33	1.56	1.20	---	---
<i>Target-Date 2031-2035 Median</i>		-1.84	1.79	6.64	20.86	20.86	10.53	15.10	6.28	---	15.09	-0.76	1.00	---	---
Prudential Day One IncomeFlex Target® 2035 Fund #	6/30/09	-2.25	1.70	6.98	20.93	20.93	11.43	---	---	14.89	---	---	---	---	0.76%
<i>Prudential Day One IncomeFlex Target 2035 Benchmark</i>		-2.29	1.68	6.94	21.45	21.45	11.60	14.77	7.31	---	13.92	0.00	1.06	---	---
<i>Lipper Balanced Funds Index</i>		-1.51	1.28	5.48	16.39	16.39	9.61	12.70	6.22	---	10.33	1.57	1.20	---	---
<i>Target-Date 2031-2035 Median</i>		-1.84	1.79	6.64	20.86	20.86	10.53	15.10	6.28	---	15.09	-0.75	1.00	---	---

Lancaster County, Nebraska EEs Retirement Plan



Defined Contribution Fund Performance as of December 31, 2013 with January 31, 2014 update

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Fund/Benchmark Name	Inception Date	YTD 1/31/14	CUMULATIVE RETURNS AS OF DECEMBER 31, 2013 *			AVERAGE ANNUAL RETURNS AS OF DECEMBER 31, 2013 *				Since Inception	Risk 5 YRS	Alpha 5 YRS	Sharpe 5 YRS	DDA Rank 12/31/13	Expense Ratio *
			Return 1 MO.	Return 3 MOS.	Return YTD	Return 1 YR	Return 3 YRS	Return 5 YRS	Return 10 YRS						
TARGET DATE 2036-2040															
<i>The target date is the approximate date when investors plan to start withdrawing their money. The asset allocation of 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.</i>															
Prudential Day One 2040 Fund #	6/30/09	-2.65	1.85	7.54	22.86	22.86	12.02	---	---	15.50	---	---	---	---	0.76%
Prudential Day One 2040 Fund Benchmark		-2.69	1.84	7.49	23.38	23.38	12.18	15.29	7.43	---	14.55	0.00	1.05	---	---
Lipper Balanced Funds Index		-1.51	1.28	5.48	16.39	16.39	9.61	12.70	6.22	---	10.33	1.66	1.20	---	---
Target-Date 2036-2040 Median		-1.84	1.87	6.96	22.48	22.48	10.31	15.21	6.17	---	15.55	-0.58	1.00	---	---
Prudential Day One IncomeFlex Target® 2040 Fund #	6/30/09	-2.65	1.85	7.54	22.86	22.86	12.02	---	---	15.50	---	---	---	---	0.76%
Prudential Day One IncomeFlex Target 2040 Benchmark		-2.69	1.84	7.49	23.38	23.38	12.18	15.29	7.43	---	14.55	0.00	1.05	---	---
Lipper Balanced Funds Index		-1.51	1.28	5.48	16.39	16.39	9.61	12.70	6.22	---	10.33	1.66	1.20	---	---
Target-Date 2036-2040 Median		-1.84	1.87	6.96	22.48	22.48	10.31	15.21	6.17	---	15.55	-0.58	1.00	---	---
Retirement Goal 2040 Fund #	11/30/02	-2.70	1.82	6.92	24.28	24.28	11.95	15.09	6.63	N/A	14.58	0.08	1.03	---	1.14%
Retirement Goal 2040 Primary Benchmark		-2.50	1.83	7.34	24.46	24.46	12.42	15.27	7.28	---	14.28	0.00	1.06	---	---
Lipper Balanced Funds Index		-1.51	1.28	5.48	16.39	16.39	9.61	12.70	6.22	---	10.33	1.49	1.20	---	---
Target-Date 2036-2040 Median		-1.84	1.87	6.96	22.48	22.48	10.31	15.21	6.17	---	15.55	-0.36	1.00	---	---
TARGET DATE 2041-2045															
<i>The target date is the approximate date when investors plan to start withdrawing their money. The asset allocation of 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.</i>															
Prudential Day One 2045 Fund #	6/30/09	-2.79	1.93	7.77	23.73	23.73	12.31	---	---	15.75	---	---	---	---	0.76%
Prudential Day One 2045 Fund Benchmark		-2.84	1.91	7.72	24.20	24.20	12.46	15.51	7.50	---	14.76	0.00	1.05	---	---
Lipper Balanced Funds Index		-1.51	1.28	5.48	16.39	16.39	9.61	12.70	6.22	---	10.33	1.66	1.20	---	---
Target-Date 2041-2045 Median		-1.84	1.97	7.06	23.07	23.07	11.06	15.54	7.37	---	16.04	-0.95	0.98	---	---
Prudential Day One IncomeFlex Target® 2045 Fund #	6/30/09	-2.79	1.93	7.77	23.73	23.73	12.31	---	---	15.75	---	---	---	---	0.76%
Prudential Day One IncomeFlex Target 2045 Benchmark		-2.84	1.91	7.72	24.20	24.20	12.46	15.51	7.50	---	14.76	0.00	1.05	---	---
Lipper Balanced Funds Index		-1.51	1.28	5.48	16.39	16.39	9.61	12.70	6.22	---	10.33	1.66	1.20	---	---
Target-Date 2041-2045 Median		-1.84	1.97	7.06	23.07	23.07	11.06	15.54	7.37	---	16.04	-0.95	0.98	---	---

Lancaster County, Nebraska EEs Retirement Plan



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Fund/Benchmark Name	Inception Date	YTD 1/31/14	CUMULATIVE RETURNS AS OF DECEMBER 31, 2013 *			AVERAGE ANNUAL RETURNS AS OF DECEMBER 31, 2013 *				Since Inception	Risk 5 YRS	Alpha 5 YRS	Sharpe 5 YRS	DDA Rank 12/31/13	Expense Ratio *
			Return 1 MO.	Return 3 MOS.	Return YTD	Return 1 YR	Return 3 YRS	Return 5 YRS	Return 10 YRS						
TARGET DATE 2051+															
<i>The target date is the approximate date when investors plan to start withdrawing their money. The asset allocation of 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.</i>															
Retirement Goal 2050 Fund #	6/24/05	-3.18	2.11	7.73	27.55	27.55	12.80	16.07	---	6.43	16.27	-4.38	1.00	---	1.18%
<i>Retirement Goal 2050 Primary Benchmark</i>		-2.99	2.12	8.25	28.00	28.00	13.43	16.47	---	---	15.94	-3.91	1.03	---	---
<i>60% S&P 500 / 40% Barclays Agg Bond Index</i>		-1.48	1.29	6.17	17.56	17.56	11.06	12.71	6.54	---	9.52	0.00	1.30	---	---
<i>Lipper Balanced Funds Index</i>		-1.51	1.28	5.48	16.39	16.39	9.61	12.70	6.22	---	10.33	-0.82	1.20	---	---
<i>Target-Date 2051+ Median</i>		-1.84	1.97	7.17	23.26	23.26	11.08	15.86	---	---	16.20	-4.52	0.99	---	---
Prudential Day One 2050 Fund #	6/30/09	-2.83	1.97	7.89	24.11	24.11	12.32	---	---	15.92	---	---	---	---	0.76%
<i>Prudential Day One 2050 Fund Benchmark</i>		-2.89	1.94	7.83	24.58	24.58	12.47	15.69	7.57	---	15.10	0.00	1.04	---	---
<i>Lipper Balanced Funds Index</i>		-1.51	1.28	5.48	16.39	16.39	9.61	12.70	6.22	---	10.33	1.77	1.20	---	---
<i>Target-Date 2051+ Median</i>		-1.84	1.97	7.17	23.26	23.26	11.08	15.86	---	---	16.20	-0.74	0.99	---	---
Prudential Day One 2055 Fund #	6/30/09	-2.97	2.04	8.17	25.04	25.04	12.61	---	---	16.17	---	---	---	---	0.76%
<i>Prudential Day One 2055 Fund Benchmark</i>		-3.02	2.01	8.10	25.49	25.49	12.75	15.92	7.63	---	15.27	0.00	1.04	---	---
<i>Lipper Balanced Funds Index</i>		-1.51	1.28	5.48	16.39	16.39	9.61	12.70	6.22	---	10.33	1.73	1.20	---	---
<i>Target-Date 2051+ Median</i>		-1.84	1.97	7.17	23.26	23.26	11.08	15.86	---	---	16.20	-0.79	0.99	---	---
Prudential Day One 2060 Fund #	5/31/13	-3.02	2.04	8.17	---	---	---	---	---	12.11	---	---	---	---	0.76%
<i>Prudential Day One 2060 Fund Benchmark</i>		-3.07	2.01	8.10	---	---	---	---	---	---	---	---	---	---	---
<i>Lipper Balanced Funds Index</i>		-1.51	1.28	5.48	16.39	16.39	9.61	12.70	6.22	---	10.33	---	1.20	---	---
<i>Target-Date 2051+ Median</i>		-1.84	1.97	7.17	23.26	23.26	11.08	15.86	---	---	16.20	---	0.99	---	---
Prudential Day One IncomeFlex Target® 2050 Fund #	6/30/09	-2.83	1.97	7.89	24.11	24.11	12.32	---	---	15.92	---	---	---	---	0.76%
<i>Prudential Day One IncomeFlex Target 2050 Benchmark</i>		-2.89	1.94	7.83	24.58	24.58	12.47	15.69	7.57	---	15.10	0.00	1.04	---	---
<i>Lipper Balanced Funds Index</i>		-1.51	1.28	5.48	16.39	16.39	9.61	12.70	6.22	---	10.33	1.77	1.20	---	---
<i>Target-Date 2051+ Median</i>		-1.84	1.97	7.17	23.26	23.26	11.08	15.86	---	---	16.20	-0.74	0.99	---	---
Prudential Day One IncomeFlex Target® 2055 Fund #	6/30/09	-2.97	2.04	8.17	25.04	25.04	12.61	---	---	16.17	---	---	---	---	0.76%
<i>Prudential Day One IncomeFlex Target 2055 Benchmark</i>		-3.02	2.01	8.10	25.49	25.49	12.75	15.92	7.63	---	15.27	0.00	1.04	---	---
<i>Lipper Balanced Funds Index</i>		-1.51	1.28	5.48	16.39	16.39	9.61	12.70	6.22	---	10.33	1.73	1.20	---	---
<i>Target-Date 2051+ Median</i>		-1.84	1.97	7.17	23.26	23.26	11.08	15.86	---	---	16.20	-0.79	0.99	---	---
Prudential Day One IncomeFlex Target® 2060 Fund #	6/30/09	-3.02	2.04	8.17	25.04	25.04	12.61	---	---	16.17	---	---	---	---	0.76%
<i>Prudential Day One IncomeFlex Target 2060 Benchmark</i>		-3.07	2.01	8.10	25.49	25.49	12.75	15.92	7.63	---	15.27	0.00	1.04	---	---
<i>Lipper Balanced Funds Index</i>		-1.51	1.28	5.48	16.39	16.39	9.61	12.70	6.22	---	10.33	1.73	1.20	---	---
<i>Target-Date 2051+ Median</i>		-1.84	1.97	7.17	23.26	23.26	11.08	15.86	---	---	16.20	-0.79	0.99	---	---

Lancaster County, Nebraska EEs Retirement Plan



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			Return 1 MO.	Return 3 MOS.	Return YTD	Return 1 YR	Return 3 YRS	Return 5 YRS	Return 10 YRS						
RETIREMENT INCOME - INCOME FLEX (MODERATE ALLOCATION)															
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IncomeFlex LT Balanced Fund #	11/28/06	-1.90	1.29	5.26	17.34	17.34	9.50	12.39	5.60	N/A	11.18	-0.36	1.10	---	1.84%
IncomeFlex LT Balanced Fund #	11/28/06	-1.94	1.25	5.12	16.76	16.76	8.95	11.83	5.07	N/A	11.18	-0.86	1.05	---	2.34%
Lifetime Balanced Primary Benchmark		-1.68	1.34	5.75	18.46	18.46	10.55	12.96	6.90	---	10.94	0.00	1.16	---	---
Lipper Balanced Funds Index		-1.51	1.28	5.48	16.39	16.39	9.61	12.70	6.22	---	10.33	0.44	1.20	---	---
Moderate Allocation Category Median		-1.77	1.37	5.66	16.84	16.84	9.39	12.93	6.20	---	10.82	0.78	1.18	---	---
IncomeFlex LT Conservative Growth Fund #	11/28/06	-1.42	1.01	4.41	14.09	14.09	8.57	11.34	5.39	N/A	9.53	-0.20	1.17	---	1.78%
IncomeFlex LT Conservative Growth Fund #	11/28/06	-1.47	0.97	4.28	13.52	13.52	8.03	10.79	4.87	N/A	9.53	-0.70	1.12	---	2.28%
Lifetime Conservative Growth Primary Benchmark		-1.19	1.04	4.81	15.04	15.04	9.42	11.67	6.61	---	9.31	0.00	1.23	---	---
Lipper Balanced Funds Index		-1.51	1.28	5.48	16.39	16.39	9.61	12.70	6.22	---	10.33	-0.18	1.20	---	---
Moderate Allocation Category Median		-1.77	1.37	5.66	16.84	16.84	9.39	12.93	6.20	---	10.82	0.13	1.18	---	---
RETIREMENT INCOME - INCOME FLEX (CONSERVATIVE ALLOCATION)															
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IncomeFlex LT Income & Equity Fund #	11/28/06	-0.53	0.46	2.76	7.96	7.96	6.39	8.81	4.64	N/A	6.28	-0.04	1.36	---	1.69%
IncomeFlex LT Income & Equity Fund #	11/28/06	-0.57	0.42	2.63	7.42	7.42	5.86	8.27	4.12	N/A	6.28	-0.54	1.28	---	2.19%
Lifetime Income & Equity Primary Benchmark		-0.30	0.48	3.00	8.67	8.67	7.04	8.87	5.77	---	6.10	0.00	1.41	---	---
Lipper Balanced Funds Index		-1.51	1.28	5.48	16.39	16.39	9.61	12.70	6.22	---	10.33	-1.80	1.20	---	---
Conservative Allocation Category Median		-0.68	0.67	3.13	7.66	7.66	6.42	10.07	5.26	---	7.62	0.18	1.33	---	---
INTERMEDIATE-TERM BOND															
<i>Fixed Income investment (bond) funds are subject to interest rate risk; their value will decline as interest rates rise.</i>															
Core Bond/PIM Fund #	12/15/98	1.65	-0.69	-0.17	-2.03	-2.03	3.59	5.69	4.34	N/A	3.06	1.13	1.80	2	0.82%
Core Bond Enhanced Index / PIM Fund #	3/15/99	1.56	-0.61	-0.22	-2.47	-2.47	3.10	4.43	4.45	N/A	2.94	-0.08	1.46	4	0.37%
Core Plus Bond / PIMCO Fund #	7/19/02	1.41	-1.32	0.03	-1.01	-1.01	3.68	5.81	5.54	N/A	4.20	0.79	1.35	4	0.46%
Core Plus Bond / Reams Fund #	11/1/99	1.34	-0.65	0.20	-1.45	-1.45	4.52	10.54	5.37	N/A	8.11	5.06	1.27	2	0.82%
High Grade Bond / GSAM Fund #	11/1/99	1.28	-0.43	0.19	-1.53	-1.53	3.70	5.94	3.98	N/A	3.14	1.36	1.83	1	0.82%
Barclays Aggregate Bond Index		1.48	-0.57	-0.14	-2.02	-2.02	3.26	4.44	4.55	---	2.88	0.00	1.49	---	---
Intermediate-Term Bond Category Median		1.41	-0.49	0.22	-1.45	-1.45	3.76	6.20	4.62	---	3.26	1.84	1.77	---	---
Corporate Bond / PIM Fund #	1/1/97	1.65	-0.07	1.30	-1.27	-1.27	5.25	8.95	5.19	N/A	4.93	0.68	1.75	2	0.82%
Barclays Credit Index		1.68	-0.25	0.92	-2.01	-2.01	5.11	7.89	5.24	---	4.66	0.00	1.64	---	---
Intermediate-Term Bond Category Median		1.41	-0.49	0.22	-1.45	-1.45	3.76	6.20	4.62	---	3.26	1.33	1.77	---	---

Lancaster County, Nebraska EEs Retirement Plan



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			Return 1 MO.	Return 3 MOS.	Return YTD	Return 1 YR	Return 3 YRS	Return 5 YRS	Return 10 YRS						
INFLATION-PROTECTED BOND															
<i>Fixed Income investment (bond) funds are subject to interest rate risk; their value will decline as interest rates rise.</i>															
Prudential TIPS Enhanced Index Fund #	6/24/09	1.93	-1.53	-2.28	-9.43	-9.43	2.63	---	---	3.95	---	---	---	4	0.84%
<i>Barclays US Treasury TIPS Index</i>		1.98	-1.47	-2.00	-8.61	-8.61	3.55	5.63	4.85	---	5.91	0.00	0.94	---	---
<i>Barclays Treasury Bond</i>		1.36	-0.91	-0.75	-2.75	-2.75	2.89	2.15	4.23	---	4.08	-0.12	0.52	---	---
<i>Inflation-Protected Bond Median</i>		1.88	-1.44	-2.06	-8.73	-8.73	2.99	4.99	4.37	---	5.76	-0.28	0.88	---	---
GOVERNMENT SECURITIES															
<i>Shares of this Fund are not issued or guaranteed by the U.S. government. Fixed Income investment bond funds are subject to interest rate risk, and that their value will decline as interest rates rise.</i>															
Government Securities / PIM Fund #	12/15/98	1.27	-0.98	-0.99	-3.43	-3.43	2.00	1.70	3.45	N/A	3.72	-0.59	0.45	3	0.82%
<i>Barclays Government Bond Index</i>		1.31	-0.87	-0.69	-2.60	-2.60	2.70	2.26	4.14	---	3.63	0.00	0.61	---	---
<i>Intermediate Government Category Median</i>		1.53	-0.73	-0.59	-2.50	-2.50	2.24	3.16	3.99	---	2.70	2.00	1.24	---	---
FIXED INCOME - GLOBAL & INTERNATIONAL															
<i>Fixed Income investment (bond) funds are subject to interest rate risk; their value will decline as interest rates rise.</i>															
International Bond Plus / PIMCO #	12/17/12	0.76	-0.17	0.39	-1.53	-1.53	---	---	---	-1.53	---	---	---	---	0.94%
<i>Manager Composite</i>	12/31/92	---	-0.16	1.19	0.39	0.39	5.71	8.36	5.56	N/A	3.69	5.50	2.17	---	0.92%
<i>Blended Performance</i>	12/31/92	---	-0.17	0.39	-1.53	-1.53	5.04	7.95	5.36	N/A	3.82	5.06	2.00	---	0.94%
<i>JP Morgan GBI Global ex-US Index (US Dollar Hedged)</i>		1.66	-0.63	0.43	1.39	1.39	3.69	3.35	4.36	---	2.65	0.00	1.22	---	---
<i>World Bond Category Median</i>		0.39	-0.09	0.32	-2.16	-2.16	2.94	5.59	4.66	---	7.18	3.76	0.99	---	---
STABLE VALUE															
Gibraltar Guaranteed Fund	11/11/08	0.19	0.20	0.58	2.42	2.42	3.02	3.60	---	3.68	---	---	---	---	N/A
<i>Current Net Annualized Rate as of 07/01/2013: 2.33%</i>		---	---	---	---	---	---	---	---	---	---	---	---	---	---
<i>5 Year Treasury Average Yield</i>		0.13	0.15	0.37	1.20	1.20	1.14	1.50	2.67	---	0.18	0.00	7.96	---	---

EXPLANATION OF PERFORMANCE INFORMATION

The following tables provide fund performance information, and other relevant performance and supplementary information concerning Institutional Sub-Advised, Institutional Select, Alliance Mutual Funds 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. PERFORMANCE: When such funds have fewer than five years of performance history, three types of performance information are provided to assist you in choosing your plan's investment options. "Fund Performance" represents the actual performance of the fund for all periods since the inception date of the fund (which is shown in this line). "Manager's Composite" represents the composite return of multiple portfolios advised by the Manager since the inception date.

These portfolios have an investment style and approach similar to the investment style of the fund. "Blended" represents a combination of the actual Fund performance and the current Manager's 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's Composite return is used. Therefore, when no Actual Fund performance with the current manager exists, the Blended performance line will equal the Manager Composite line. The inception date associated with this line is the inception date of the Manager's Composite. "Since Inception" returns are only provided when the inception date is less than 10 years ago. All performance is net of the expense ratio shown for that line.

For Alliance Mutual Funds, performance shown for the Separate Account is the performance of the underlying mutual fund. If the mutual fund's inception was before the Separate Account's inception date, mutual fund performance is shown for the prior periods. Performance for all periods reflects the reinvestment of mutual fund dividends and capital gains (as applicable). Any sub-accounting or distribution fees paid to Prudential by the underlying mutual fund complex is disclosed in the fact sheet for the fund. Any reference to share class refers to the underlying investment of the separate account and does not indicate that this is an investment directly into this share class.

Our pricing for your plan sometimes includes contract charges. If included, the contract charges would reduce the performance shown below. 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.

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

Footnotes

Your current funds are highlighted in yellow.

Funds on the Due Diligence Advisor Program Watch List for performance related concerns are denoted with red text.

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

Outside Fund information offered through other firms was provided by the fund's custodian or from publicly available sources.

While past performance is never an indication of future results, short periods of performance may be particularly unrepresentative of long-term performance.

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

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 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.

All returns are net of the management fees charged for the separate account and net of other operational expenses and are before any contract charges, if any, unless noted otherwise. Historical returns reflect actual account performance and the investment manager's composite, which may consist of one account. Performance is representative of each separate account's investment management discipline. All returns are deemed accurate at the time of reporting but are subject to change. For more information, please contact your Prudential Retirement Representative at 1-877-778-2100.

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.

Gibraltar Guaranteed Fund - The Gibraltar Guaranteed Fund 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.

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.

Prudential Day One 2010 Fund - Performance shown beginning 02/15/2013 represents the actual performance track record of the Day One 2010 Fund. Performance prior to this date represents simulated performance based on the historical track record 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 ("Glidepath Performance"), beginning with the Glidepath Inception Date of June 30, 2009.

Glidepath Performance is adjusted to reflect the fees and expenses of each Fund, and reflects daily rebalancing and annual ratcheting along the Fund's glidepath. Glidepath Performance is based on hypothetical performance results. Unlike the results shown in the actual performance track record of the Funds, Glidepath Performance does not represent actual trading and may not reflect the impact of material economic and market factors, such as lack of liquidity. On September 22, 2010, the QMA Small Cap Blend Enhanced Index Fund sleeve was replaced with the Jennison Small Cap Core Equity Fund. Glidepath Performance for the period beginning with the Glidepath Inception Date and ending on September 21, 2010 represents the weighted actual performance track record of the QMA Small Cap Blend Enhanced Index Fund, and Glidepath Performance beginning on September 22, 2010 represents the weighted actual performance of 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. Glidepath Performance for the period beginning with the Glidepath Inception Date and ending on December 6, 2011 represents the weighted actual performance track record of the Bache Commodities Total Return Fund, and Glidepath Performance beginning on December 7, 2011 represents the weighted actual performance track record of the CoreCommodity Strategies Fund.

Prudential Day One 2015 Fund - Performance shown beginning 12/16/2011 represents the actual performance track record of the Day One 2015 Fund. Performance prior to this date represents simulated performance based on the historical track record 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 ("Glidepath Performance"), beginning with the Glidepath Inception Date of June 30, 2009.

Glidepath Performance is adjusted to reflect the fees and expenses of each Fund, and reflects daily rebalancing and annual ratcheting along the Fund's glidepath. Glidepath Performance is based on hypothetical performance results. Unlike the results shown in the actual performance track record of the Funds, Glidepath Performance does not represent actual trading and may not reflect the impact of material economic and market factors, such as lack of liquidity. On September 22, 2010, the QMA Small Cap Blend Enhanced Index Fund sleeve was replaced with the Jennison Small Cap Core Equity Fund. Glidepath Performance for the period beginning with the Glidepath Inception Date and ending on September 21, 2010 represents the weighted actual performance track record of the QMA Small Cap Blend Enhanced Index Fund, and Glidepath Performance beginning on September 22, 2010 represents the weighted actual performance of 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. Glidepath Performance for the period beginning with the Glidepath Inception Date and ending on December 6, 2011 represents the weighted actual performance track record of the Bache Commodities Total Return Fund, and Glidepath Performance beginning on December 7, 2011 represents the weighted actual performance track record of the CoreCommodity Strategies Fund.

Prudential Day One 2020 Fund - Performance shown beginning 08/01/2013 represents the actual performance track record of the Day One 2020 Fund. Performance prior to this date represents simulated performance based on the historical track record 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 ("Glidepath Performance"), beginning with the Glidepath Inception Date of June 30, 2009.

Glidepath Performance is adjusted to reflect the fees and expenses of each Fund, and reflects daily rebalancing and annual ratcheting along the Fund's glidepath. Glidepath Performance is based on hypothetical performance results. Unlike the results shown in the actual performance track record of the Funds, Glidepath Performance does not represent actual trading and may not reflect the impact of material economic and market factors, such as lack of liquidity. On September 22, 2010, the QMA Small Cap Blend Enhanced Index Fund sleeve was replaced with the Jennison Small Cap Core Equity Fund. Glidepath Performance for the period beginning with the Glidepath Inception Date and ending on September 21, 2010 represents the weighted actual performance track record of the QMA Small Cap Blend Enhanced Index Fund, and Glidepath Performance beginning on September 22, 2010 represents the weighted actual performance of 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. Glidepath Performance for the period beginning with the Glidepath Inception Date and ending on December 6, 2011 represents the weighted actual performance track record of the Bache Commodities Total Return Fund, and Glidepath Performance beginning on December 7, 2011 represents the weighted actual performance track record of the CoreCommodity Strategies Fund.

Prudential Day One 2025 Fund - Performance shown beginning 08/01/2013 represents the actual performance track record of the Day One 2025 Fund. Performance prior to this date represents simulated performance based on the historical track record 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 ("Glidepath Performance"), beginning with the Glidepath Inception Date of June 30, 2009.

Glidepath Performance is adjusted to reflect the fees and expenses of each Fund, and reflects daily rebalancing and annual ratcheting along the Fund's glidepath. Glidepath Performance is based on hypothetical performance results. Unlike the results shown in the actual performance track record of the Funds, Glidepath Performance does not represent actual trading and may not reflect the impact of material economic and market factors, such as lack of liquidity. On September 22, 2010, the QMA Small Cap Blend Enhanced Index Fund sleeve was replaced with the Jennison Small Cap Core Equity Fund. Glidepath Performance for the period beginning with the Glidepath Inception Date and ending on September 21, 2010 represents the weighted actual performance track record of the QMA Small Cap Blend Enhanced Index Fund, and Glidepath Performance beginning on September 22, 2010 represents the weighted actual performance of 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. Glidepath Performance for the period beginning with the Glidepath Inception Date and ending on December 6, 2011 represents the weighted actual performance track record of the Bache Commodities Total Return Fund, and Glidepath Performance beginning on December 7, 2011 represents the weighted actual performance track record of the CoreCommodity Strategies Fund.

Prudential Day One 2030 Fund - Performance shown beginning 08/01/2013 represents the actual performance track record of the Day One 2030 Fund. Performance prior to this date represents simulated performance based on the historical track record 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 Day One 2030 Fund's glidepath ("Glidepath Performance"), beginning with the Glidepath Inception Date of June 30, 2009.

Glidepath Performance is adjusted to reflect the fees and expenses of each Fund, and reflects daily rebalancing and annual ratcheting along the Fund's glidepath. Glidepath Performance is based on hypothetical performance results. Unlike the results shown in the actual performance track record of the Funds, Glidepath Performance does not represent actual trading and may not reflect the impact of material economic and market factors, such as lack of liquidity. On September 22, 2010, the QMA Small Cap Blend Enhanced Index Fund sleeve was replaced with the Jennison Small Cap Core Equity Fund. Glidepath Performance for the period beginning with the Glidepath Inception Date and ending on September 21, 2010 represents the weighted actual performance track record of the QMA Small Cap Blend Enhanced Index Fund, and Glidepath Performance beginning on September 22, 2010 represents the weighted actual performance of 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. Glidepath Performance for the period beginning with the Glidepath Inception Date and ending on December 6, 2011 represents the weighted actual performance track record of the Bache Commodities Total Return Fund, and Glidepath Performance beginning on December 7, 2011 represents the weighted actual performance track record of the CoreCommodity Strategies Fund.

Prudential Day One 2035 Fund - Performance shown beginning 09/06/2013 represents the actual performance track record of the Day One 2035 Fund. Performance prior to this date represents simulated performance based on the historical track record of the underlying funds in the fund-of-funds structure, weighted in accordance with the asset allocation of each underlying fund as specified by Fund's glidepath ("Glidepath Performance"), beginning with the Glidepath Inception Date of June 30, 2009.

Glidepath Performance is adjusted to reflect the fees and expenses of each Fund, and reflects daily rebalancing and annual ratcheting along the Fund's glidepath. Glidepath Performance is based on hypothetical performance results. Unlike the results shown in the actual performance track record of the Funds, Glidepath Performance does not represent actual trading and may not reflect the impact of material economic and market factors, such as lack of liquidity. On September 22, 2010, the QMA Small Cap Blend Enhanced Index Fund sleeve was replaced with the Jennison Small Cap Core Equity Fund. Glidepath Performance for the period beginning with the Glidepath Inception Date and ending on September 21, 2010 represents the weighted actual performance track record of the QMA Small Cap Blend Enhanced Index Fund, and Glidepath Performance beginning on September 22, 2010 represents the weighted actual performance of 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. Glidepath Performance for the period beginning with the Glidepath Inception Date and ending on December 6, 2011 represents the weighted actual performance track record of the Bache Commodities Total Return Fund, and Glidepath Performance beginning on December 7, 2011 represents the weighted actual performance track record of the CoreCommodity Strategies Fund.

Prudential Day One 2040 Fund - Performance shown beginning 08/01/2013 represents the actual performance track record of the Day One 2040 Fund. Performance prior to this date represents simulated performance based on the historical track record 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 ("Glidepath Performance"), beginning with the Glidepath Inception Date of June 30, 2009.

Glidepath Performance is adjusted to reflect the fees and expenses of each Fund, and reflects daily rebalancing and annual ratcheting along the Fund's glidepath. Glidepath Performance is based on hypothetical performance results. Unlike the results shown in the actual performance track record of the Funds, Glidepath Performance does not represent actual trading and may not reflect the impact of material economic and market factors, such as lack of liquidity. On September 22, 2010, the QMA Small Cap Blend Enhanced Index Fund sleeve was replaced with the Jennison Small Cap Core Equity Fund. Glidepath Performance for the period beginning with the Glidepath Inception Date and ending on September 21, 2010 represents the weighted actual performance track record of the QMA Small Cap Blend Enhanced Index Fund, and Glidepath Performance beginning on September 22, 2010 represents the weighted actual performance of 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. Glidepath Performance for the period beginning with the Glidepath Inception Date and ending on December 6, 2011 represents the weighted actual performance track record of the Bache Commodities Total Return Fund, and Glidepath Performance beginning on December 7, 2011 represents the weighted actual performance track record of the CoreCommodity Strategies Fund.

Prudential Day One 2045 Fund - Performance shown beginning 08/23/2013 represents the actual performance track record of the Day One 2045 Fund. Performance prior to this date represents simulated performance based on the historical track record of the underlying funds in the fund-of-funds structure, weighted in accordance with the asset allocation of each underlying fund as specified by Fund's glidepath ("Glidepath Performance"), beginning with the Glidepath Inception Date of June 30, 2009.

Glidepath Performance is adjusted to reflect the fees and expenses of each Fund, and reflects daily rebalancing and annual ratcheting along the Fund's glidepath. Glidepath Performance is based on hypothetical performance results. Unlike the results shown in the actual performance track record of the Funds, Glidepath Performance does not represent actual trading and may not reflect the impact of material economic and market factors, such as lack of liquidity. On September 22, 2010, the QMA Small Cap Blend Enhanced Index Fund sleeve was replaced with the Jennison Small Cap Core Equity Fund. Glidepath Performance for the period beginning with the Glidepath Inception Date and ending on September 21, 2010 represents the weighted actual performance track record of the QMA Small Cap Blend Enhanced Index Fund, and Glidepath Performance beginning on September 22, 2010 represents the weighted actual performance of 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. Glidepath Performance for the period beginning with the Glidepath Inception Date and ending on December 6, 2011 represents the weighted actual performance track record of the Bache Commodities Total Return Fund, and Glidepath Performance beginning on December 7, 2011 represents the weighted actual performance track record of the CoreCommodity Strategies Fund.

Prudential Day One 2050 Fund - Performance shown beginning 08/15/2013 represents the actual performance track record of the Day One 2050 Fund. Performance prior to this date represents simulated performance based on the historical track record of the underlying funds in the fund-of-funds structure, weighted in accordance with the asset allocation of each underlying fund as specified by Fund's glidepath ("Glidepath Performance"), beginning with the Glidepath Inception Date of June 30, 2009.

Glidepath Performance is adjusted to reflect the fees and expenses of each Fund, and reflects daily rebalancing and annual ratcheting along the Fund's glidepath. Glidepath Performance is based on hypothetical performance results. Unlike the results shown in the actual performance track record of the Funds, Glidepath Performance does not represent actual trading and may not reflect the impact of material economic and market factors, such as lack of liquidity. On September 22, 2010, the QMA Small Cap Blend Enhanced Index Fund sleeve was replaced with the Jennison Small Cap Core Equity Fund. Glidepath Performance for the period beginning with the Glidepath Inception Date and ending on September 21, 2010 represents the weighted actual performance track record of the QMA Small Cap Blend Enhanced Index Fund, and Glidepath Performance beginning on September 22, 2010 represents the weighted actual performance of 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. Glidepath Performance for the period beginning with the Glidepath Inception Date and ending on December 6, 2011 represents the weighted actual performance track record of the Bache Commodities Total Return Fund, and Glidepath Performance beginning on December 7, 2011 represents the weighted actual performance track record of the CoreCommodity Strategies Fund.

Prudential Day One 2055 Fund - Performance shown beginning 9/6/2013 represents the actual performance track record of the Day One 2055 Fund. Performance prior to this date represents simulated performance based on the historical track record of the underlying funds in the fund-of-funds structure, weighted in accordance with the asset allocation of each underlying fund as specified by Fund's glidepath ("Glidepath Performance"), beginning with the Glidepath Inception Date of June 30, 2009 .

Glidepath Performance is adjusted to reflect the fees and expenses of each Fund, and reflects daily rebalancing and annual ratcheting along the Fund's glidepath. Glidepath Performance is based on hypothetical performance results. Unlike the results shown in the actual performance track record of the Funds, Glidepath Performance does not represent actual trading and may not reflect the impact of material economic and market factors, such as lack of liquidity. On September 22, 2010, the QMA Small Cap Blend Enhanced Index Fund sleeve was replaced with the Jennison Small Cap Core Equity Fund. Glidepath Performance for the period beginning with the Glidepath Inception Date and ending on September 21, 2010 represents the weighted actual performance track record of the QMA Small Cap Blend Enhanced Index Fund, and Glidepath Performance beginning on September 22, 2010 represents the weighted actual performance of 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. Glidepath Performance for the period beginning with the Glidepath Inception Date and ending on December 6, 2011 represents the weighted actual performance track record of the Bache Commodities Total Return Fund, and Glidepath Performance beginning on December 7, 2011 represents the weighted actual performance track record of the CoreCommodity Strategies Fund.

Prudential Day One 2060 Fund - Performance shown beginning 08/13/2013 represents the actual performance track record of the Day One 2060 Fund. Performance prior to this date represents simulated performance based on the historical track record 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 ("Glidepath Performance"), beginning with the Fund's Inception Date of May 31, 2013. Glidepath Performance is adjusted to reflect the fees and expenses of each Fund, and reflects daily rebalancing and annual ratcheting along the Fund's glidepath. Glidepath Performance is based on hypothetical performance results. Unlike the results shown in the actual performance track record of the Day One 2060 Fund, Glidepath Performance does not represent actual trading and may not reflect the impact of material economic and market factors, such as lack of liquidity.

Prudential Day One Income Fund - Performance shown beginning 08/01/2013 represents the actual performance track record of the Day One Income Fund. Performance prior to this date represents simulated performance based on the historical track record 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, beginning with the Glidepath Inception Date of June 30, 2009 ("Glidepath Performance").

Glidepath Performance is adjusted to reflect the fees and expenses of each Fund, and reflects daily rebalancing and annual ratcheting along the Fund's glidepath. Glidepath Performance is based on hypothetical performance results. Unlike the results shown in the actual performance track record of the Funds, Glidepath Performance does not represent actual trading and may not reflect the impact of material economic and market factors, such as lack of liquidity. On September 22, 2010, the QMA Small Cap Blend Enhanced Index Fund sleeve was replaced with the Jennison Small Cap Core Equity Fund. Glidepath Performance for the period beginning with the Glidepath Inception Date and ending on September 21, 2010 represents the weighted actual performance track record of the QMA Small Cap Blend Enhanced Index Fund, and Glidepath Performance beginning on September 22, 2010 represents the weighted actual performance of 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. Glidepath Performance for the period beginning with the Glidepath Inception Date and ending on December 6, 2011 represents the weighted actual performance track record of the Bache Commodities Total Return Fund, and Glidepath Performance beginning on December 7, 2011 represents the weighted actual performance track record of the CoreCommodity Strategies Fund.

Prudential Day One IncomeFlex Bal Fund - Performance shown beginning 09/22/2009 represents the actual performance track record of the Prudential Day One IncomeFlex Target Balanced Fund. Performance prior to 09/22/2009 represents simulated performance based on the historical track record 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 Prudential Day One IncomeFlex Target Balanced Fund's glidepath, beginning with the Glidepath Inception Date of June 30, 2009 ("Glidepath Performance").

Glidepath Performance is adjusted to reflect the fees and expenses of the Fund, and reflects daily rebalancing and annual ratcheting along the Fund's glidepath. Glidepath Performance is based on hypothetical performance results. Unlike the results shown in the actual performance track record of the Funds, as applicable, Glidepath Performance results do not represent actual trading and may not reflect the impact of material economic and market factors, such as lack of liquidity.

Prudential Day One IncomeFlex Target® 2010 Fund - Performance shown beginning 12/21/2010 represents the actual performance track record of the Prudential Day One IncomeFlex Target 2010 Fund. Performance prior to 12/21/2010 represents simulated performance based on the historical track record 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 Prudential Day One IncomeFlex Target 2010 Fund's glidepath, beginning with the Glidepath Inception Date of June 30, 2009 ("Glidepath Performance").

Glidepath Performance is adjusted to reflect the fees and expenses of the Fund, and reflects daily rebalancing and annual ratcheting along the Fund's glidepath. Glidepath Performance is based on hypothetical performance results. Unlike the results shown in the actual performance track record of the Funds, as applicable, Glidepath Performance results do not represent actual trading and may not reflect the impact of material economic and market factors, such as lack of liquidity. On September 22, 2010, the QMA Small Cap Blend Enhanced Index Fund sleeve was replaced with the Jennison Small Cap Core Equity Fund. Glidepath Performance for the period beginning with the Glidepath Inception Date and ending on September 21, 2010 represents the weighted actual performance track record of the QMA Small Cap Blend Enhanced Index Fund, and Glidepath Performance beginning on September 22, 2010 represents the weighted actual performance of the Jennison Small Cap Core Equity Fund.

Prudential Day One IncomeFlex Target® 2015 Fund - Performance shown beginning 12/10/2010 represents the actual performance track record of the Prudential Day One IncomeFlex Target 2015 Fund. Performance prior to 12/10/2010 represents simulated performance based on the historical track record 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 Prudential Day One IncomeFlex Target 2015 Fund's glidepath, beginning with the Glidepath Inception Date of June 30, 2009 ("Glidepath Performance").

Glidepath Performance is adjusted to reflect the fees and expenses of the Fund, and reflects daily rebalancing and annual ratcheting along the Fund's glidepath. Glidepath Performance is based on hypothetical performance results. Unlike the results shown in the actual performance track record of the Funds, as applicable, Glidepath Performance results do not represent actual trading and may not reflect the impact of material economic and market factors, such as lack of liquidity. On September 22, 2010, the QMA Small Cap Blend Enhanced Index Fund sleeve was replaced with the Jennison Small Cap Core Equity Fund. Glidepath Performance for the period beginning with the Glidepath Inception Date and ending on September 21, 2010 represents the weighted actual performance track record of the QMA Small Cap Blend Enhanced Index Fund, and Glidepath Performance beginning on September 22, 2010 represents the weighted actual performance of the Jennison Small Cap Core Equity Fund.

Prudential Day One IncomeFlex Target® 2020 Fund - Performance shown beginning 07/19/2010 represents the actual performance track record of the Prudential Day One IncomeFlex Target 2020 Fund. Performance prior to 07/19/2010 represents simulated performance based on the historical track record 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 Prudential Day One IncomeFlex Target 2020 Fund's glidepath, beginning with the Glidepath Inception Date of June 30, 2009 ("Glidepath Performance").

Glidepath Performance is adjusted to reflect the fees and expenses of the Fund, and reflects daily rebalancing and annual ratcheting along the Fund's glidepath. Glidepath Performance is based on hypothetical performance results. Unlike the results shown in the actual performance track record of the Funds, as applicable, Glidepath Performance results do not represent actual trading and may not reflect the impact of material economic and market factors, such as lack of liquidity.

Prudential Day One IncomeFlex Target® 2025 Fund - Performance shown beginning 07/19/2010 represents the actual performance track record of the Prudential Day One IncomeFlex Target 2025 Fund. Performance prior to 07/19/2010 represents simulated performance based on the historical track record 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 Prudential Day One IncomeFlex Target 2025 Fund's glidepath, beginning with the Glidepath Inception Date of June 30, 2009 ("Glidepath Performance").

Glidepath Performance is adjusted to reflect the fees and expenses of the Fund, and reflects daily rebalancing and annual ratcheting along the Fund's glidepath. Glidepath Performance is based on hypothetical performance results. Unlike the results shown in the actual performance track record of the Funds, as applicable, Glidepath Performance results do not represent actual trading and may not reflect the impact of material economic and market factors, such as lack of liquidity.

Prudential Day One IncomeFlex Target® 2030 Fund - Performance shown beginning 07/19/2010 represents the actual performance track record of the Prudential Day One IncomeFlex Target 2030 Fund. Performance prior to 07/19/2010 represents simulated performance based on the historical track record 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 Prudential Day One IncomeFlex Target 2030 Fund's glidepath, beginning with the Glidepath Inception Date of June 30, 2009 ("Glidepath Performance").

Glidepath Performance is adjusted to reflect the fees and expenses of the Fund, and reflects daily rebalancing and annual ratcheting along the Fund's glidepath. Glidepath Performance is based on hypothetical performance results. Unlike the results shown in the actual performance track record of the Funds, as applicable, Glidepath Performance results do not represent actual trading and may not reflect the impact of material economic and market factors, such as lack of liquidity.

Prudential Day One IncomeFlex Target® 2035 Fund - Performance shown beginning 12/21/2010 represents the actual performance track record of the Prudential Day One IncomeFlex Target 2035 Fund. Performance prior to 12/21/2010 represents simulated performance based on the historical track record 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 Prudential Day One IncomeFlex Target 2035 Fund's glidepath, beginning with the Glidepath Inception Date of June 30, 2009 ("Glidepath Performance").

Glidepath Performance is adjusted to reflect the fees and expenses of the Fund, and reflects daily rebalancing and annual ratcheting along the Fund's glidepath. Glidepath Performance is based on hypothetical performance results. Unlike the results shown in the actual performance track record of the Funds, as applicable, Glidepath Performance results do not represent actual trading and may not reflect the impact of material economic and market factors, such as lack of liquidity. On September 22, 2010, the QMA Small Cap Blend Enhanced Index Fund sleeve was replaced with the Jennison Small Cap Core Equity Fund. Glidepath Performance for the period beginning with the Glidepath Inception Date and ending on September 21, 2010 represents the weighted actual performance track record of the QMA Small Cap Blend Enhanced Index Fund, and Glidepath Performance beginning on September 22, 2010 represents the weighted actual performance of the Jennison Small Cap Core Equity Fund.

Prudential Day One IncomeFlex Target® 2040 Fund - Performance shown beginning 12/21/2010 represents the actual performance track record of the Prudential Day One IncomeFlex Target 2040 Fund. Performance prior to 12/21/2010 represents simulated performance based on the historical track record 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 Prudential Day One IncomeFlex Target 2040 Fund's glidepath, beginning with the Glidepath Inception Date of June 30, 2009 ("Glidepath Performance").

Glidepath Performance is adjusted to reflect the fees and expenses of the Fund, and reflects daily rebalancing and annual ratcheting along the Fund's glidepath. Glidepath Performance is based on hypothetical performance results. Unlike the results shown in the actual performance track record of the Funds, as applicable, Glidepath Performance results do not represent actual trading and may not reflect the impact of material economic and market factors, such as lack of liquidity. On September 22, 2010, the QMA Small Cap Blend Enhanced Index Fund sleeve was replaced with the Jennison Small Cap Core Equity Fund. Glidepath Performance for the period beginning with the Glidepath Inception Date and ending on September 21, 2010 represents the weighted actual performance track record of the QMA Small Cap Blend Enhanced Index Fund, and Glidepath Performance beginning on September 22, 2010 represents the weighted actual performance of the Jennison Small Cap Core Equity Fund.

Prudential Day One IncomeFlex Target® 2045 Fund - Performance shown beginning 12/21/2010 represents the actual performance track record of the Prudential Day One IncomeFlex Target 2045 Fund. Performance prior to 12/21/2010 represents simulated performance based on the historical track record 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 Prudential Day One IncomeFlex Target 2045 Fund's glidepath, beginning with the Glidepath Inception Date of June 30, 2009 ("Glidepath Performance").

Glidepath Performance is adjusted to reflect the fees and expenses of the Fund, and reflects daily rebalancing and annual ratcheting along the Fund's glidepath. Glidepath Performance is based on hypothetical performance results. Unlike the results shown in the actual performance track record of the Funds, as applicable, Glidepath Performance results do not represent actual trading and may not reflect the impact of material economic and market factors, such as lack of liquidity. On September 22, 2010, the QMA Small Cap Blend Enhanced Index Fund sleeve was replaced with the Jennison Small Cap Core Equity Fund. Glidepath Performance for the period beginning with the Glidepath Inception Date and ending on September 21, 2010 represents the weighted actual performance track record of the QMA Small Cap Blend Enhanced Index Fund, and Glidepath Performance beginning on September 22, 2010 represents the weighted actual performance of the Jennison Small Cap Core Equity Fund.

Prudential Day One IncomeFlex Target® 2050 Fund - Performance shown beginning 12/21/2010 represents the actual performance track record of the Prudential Day One IncomeFlex Target 2050 Fund. Performance prior to 12/21/2010 represents simulated performance based on the historical track record 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 Prudential Day One IncomeFlex Target 2050 Fund's glidepath, beginning with the Glidepath Inception Date of June 30, 2009 ("Glidepath Performance").

Glidepath Performance is adjusted to reflect the fees and expenses of the Fund, and reflects daily rebalancing and annual ratcheting along the Fund's glidepath. Glidepath Performance is based on hypothetical performance results. Unlike the results shown in the actual performance track record of the Funds, as applicable, Glidepath Performance results do not represent actual trading and may not reflect the impact of material economic and market factors, such as lack of liquidity. On September 22, 2010, the QMA Small Cap Blend Enhanced Index Fund sleeve was replaced with the Jennison Small Cap Core Equity Fund. Glidepath Performance for the period beginning with the Glidepath Inception Date and ending on September 21, 2010 represents the weighted actual performance track record of the QMA Small Cap Blend Enhanced Index Fund, and Glidepath Performance beginning on September 22, 2010 represents the weighted actual performance of the Jennison Small Cap Core Equity Fund.

Prudential Day One IncomeFlex Target® 2055 Fund - Performance shown beginning 01/11/2011 represents the actual performance track record of the Prudential Day One IncomeFlex Target 2055 Fund. Performance prior to 01/11/2011 represents simulated performance based on the historical track record 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 Prudential Day One IncomeFlex Target 2055 Fund's glidepath, beginning with the Glidepath Inception Date of June 30, 2009 ("Glidepath Performance").

Glidepath Performance is adjusted to reflect the fees and expenses of the Fund, and reflects daily rebalancing and annual ratcheting along the Fund's glidepath. Glidepath Performance is based on hypothetical performance results. Unlike the results shown in the actual performance track record of the Funds, as applicable, Glidepath Performance results do not represent actual trading and may not reflect the impact of material economic and market factors, such as lack of liquidity. On September 22, 2010, the QMA Small Cap Blend Enhanced Index Fund sleeve was replaced with the Jennison Small Cap Core Equity Fund. Glidepath Performance for the period beginning with the Glidepath Inception Date and ending on September 21, 2010 represents the weighted actual performance track record of the QMA Small Cap Blend Enhanced Index Fund, and Glidepath Performance beginning on September 22, 2010 represents the weighted actual performance of the Jennison Small Cap Core Equity Fund.

Prudential Day One IncomeFlex Target® 2060 Fund - Performance shown beginning 01/07/2011 represents the actual performance track record of the Prudential Day One IncomeFlex Target 2060 Fund. Performance prior to 01/07/2011 represents simulated performance based on the historical track record 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 Prudential Day One IncomeFlex Target 2060 Fund's glidepath, beginning with the Glidepath Inception Date of June 30, 2009 ("Glidepath Performance").

Glidepath Performance is adjusted to reflect the fees and expenses of the Fund, and reflects daily rebalancing and annual ratcheting along the Fund's glidepath. Glidepath Performance is based on hypothetical performance results. Unlike the results shown in the actual performance track record of the Funds, as applicable, Glidepath Performance results do not represent actual trading and may not reflect the impact of material economic and market factors, such as lack of liquidity. On September 22, 2010, the QMA Small Cap Blend Enhanced Index Fund sleeve was replaced with the Jennison Small Cap Core Equity Fund. Glidepath Performance for the period beginning with the Glidepath Inception Date and ending on September 21, 2010 represents the weighted actual performance track record of the QMA Small Cap Blend Enhanced Index Fund, and Glidepath Performance beginning on September 22, 2010 represents the weighted actual performance of the Jennison Small Cap Core Equity Fund.

SA/Invesco Small Cap Growth Strategy - Effective April 2009 this Separate Account was converted from an Alliance Fund which invests in shares of a mutual fund to a "Retail Branded" Separate Account, which will invest in a portfolio of securities managed by the same investment manager in a manner substantially similar to the current underlying mutual fund investment.

SA/Janus Balanced Strategy - Effective April 2009 this Separate Account was converted from an Alliance Fund which invests in shares of a mutual fund to a "Retail Branded" Separate Account, which will invest in a portfolio of securities managed by the same investment manager in a manner substantially similar to the current underlying mutual fund investment.

SA/OFII Global Strategy - Effective April 2009 this Separate Account was converted from an Alliance Fund which invests in shares of a mutual fund to a "Retail Branded" Separate Account, which will invest in a portfolio of securities managed by the same investment manager in a manner substantially similar to the current underlying mutual fund investment.

SA/Oakmark Equity & Income Strategy - Effective April 2009 this Separate Account was converted from an Alliance Fund which invests in shares of a mutual fund to a "Retail Branded" Separate Account, which will invest in a portfolio of securities managed by the same investment manager in a manner substantially similar to the current underlying mutual fund investment.

SA/T. Rowe Price Equity Income Strategy - Effective April 2009 this Separate Account was converted from an Alliance Fund which invests in shares of a mutual fund to a "Retail Branded" Separate Account, which will invest in a portfolio of securities managed by the same investment manager in a manner substantially similar to the current underlying mutual fund investment.

SA/Templeton Foreign Strategy - Effective April 2009 this Separate Account was converted from an Alliance Fund which invests in shares of a mutual fund to a "Retail Branded" Separate Account, which will invest in a portfolio of securities managed by the same investment manager in a manner substantially similar to the current underlying mutual fund investment.

SA/Templeton Growth Strategy - Effective April 2009 this Separate Account was converted from an Alliance Fund which invests in shares of a mutual fund to a "Retail Branded" Separate Account, which will invest in a portfolio of securities managed by the same investment manager in a manner substantially similar to the current underlying mutual fund investment.

Redemption Fees - The following funds have redemption fees.

Fund	Fee Rate	Holding Period
American Century International Growth (Inv Shrs)	2	60 Days
Goldman High Yield Fund (Class A Shares)	2	60 Days
Goldman High Yield Fund (Class I Shares)	2	60 Days
Lazard International Equity Account (Open Shares)	1	30 Days
Lazard U.S. Small-Mid Cap Equity Fund (Open Shares)	1	30 Days
Lazard U.S. Strategic Equity Portfolio (Open Shares)	1	30 Days

Definitions

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 (as of December 31, 2013), among the following peer group universe totals. ***Please note new process has Institutional Sub-Advised and RBSA funds utilize gross performance peer groups while Alliance funds utilize net performance peer groups.***

Peer Group	# of Funds
Large Cap Value (sub-advised)	109
Large Cap Value (alliance)	180
Large Cap Blend (sub-advised)	224
Large Cap Blend (alliance)	235
Large Cap Growth (sub-advised)	162
Large Cap Growth (alliance)	163
Mid Cap Value (sub-advised)	49
Mid Cap Value (alliance)	46
Mid Cap Blend (sub-advised)	87
Mid Cap Blend (alliance)	91
Mid Cap Growth (sub-advised)	104
Mid Cap Growth (alliance)	101
Small Cap Value (sub-advised)	78
Small Cap Blend (sub-advised)	191
Small Cap Blend (alliance)	192
Small Cap Growth (sub-advised)	143
Small Cap Growth (alliance)	138
TIPS (sub-advised)	42
Global - Value (sub-advised)	26
Global - Value (alliance)	26

Global - Growth (sub-advised)	55
Global - Growth (alliance)	58
International - Value (sub-advised)	49
International - Value (alliance)	51
International - Blend (sub-advised)	103
International - Blend (alliance)	99
International - Growth (sub-advised)	122
International - Growth (alliance)	124
International - Emerging Markets (sub-advised)	95
International - Emerging Markets (alliance)	94
Balanced (sub-advised)	76
Balanced (alliance)	75
Fixed Income - BBB-Rated Corp Debt (sub-advised)	49
Fixed Income - Core Bond (sub-advised)	120
Fixed Income - Core Plus Bond (sub-advised)	40
Fixed Income - Intermediate US Govt (sub-advised)	16
Fixed Income - US Mortgage (sub-advised)	31
Fixed Income - High Current Yield (sub-advised)	114
Real Estate (sub-advised)	59
Technology (alliance)	39

Morningstar # of funds in Category

Morningstar Category	# of Funds						
	MTD	QTD	YTD	1 Year	3 Year	5 Year	10 Year
Aggressive Allocation Category Median	120	114	110	110	94	87	58
Conservative Allocation Category Median	182	177	172	172	136	124	78
Diversified Emerging Mkts Category Median	186	180	165	165	118	100	52
Foreign Large Blend Category Median	207	207	203	203	186	173	118
Foreign Large Growth Category Median	80	80	78	78	67	59	42
Foreign Large Value Category Median	92	92	89	89	84	78	53
Inflation-Protected Bond Median	51	51	50	50	45	38	18
Intermediate Government Category Median	77	77	77	77	77	76	74
Intermediate-Term Bond Category Median	274	273	268	268	253	234	201
Large Blend Category Median	475	471	454	454	405	374	294
Large Growth Category Median	464	459	457	457	415	384	312
Large Value Category Median	317	315	304	304	269	256	200
Mid-Cap Blend Category Median	135	134	132	132	122	111	80
Mid-Cap Growth Category Median	218	217	211	211	200	183	152
Mid-Cap Value Category Median	106	106	102	102	93	85	59
Moderate Allocation Category Median	246	239	229	229	196	181	143
Real Estate Category Median	71	71	69	69	63	59	48
Retirement Income Median	62	62	61	61	55	49	11

Small Blend Category Median	220	216	210	210	191	181	133
Small Growth Category Median	210	209	205	205	190	179	144
Small Value Category Median	113	112	106	106	94	85	62
Target-Date 2000-2010 Median	41	41	39	39	36	27	9
Target-Date 2011-2015 Median	44	43	41	41	36	26	4
Target-Date 2016-2020 Median	49	49	46	46	37	32	9
Target-Date 2021-2025 Median	46	45	43	43	35	24	3
Target-Date 2026-2030 Median	41	41	41	41	36	31	8
Target-Date 2031-2035 Median	45	45	43	43	35	24	3
Target-Date 2036-2040 Median	50	49	46	46	37	32	8
Target-Date 2041-2045 Median	45	45	42	42	34	22	1
Target-Date 2051+ Median	40	40	33	33	15	3	0
World Bond Category Median	98	94	85	85	67	60	38
World Stock Category Median	298	292	265	265	202	171	93

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 and then removing duplicate share classes from the universe. Duplicate share classes are identified in a database field, and in general the share class with the longest history is used for category construction. Category medians and fund percentile rankings are then calculated using MPI Stylus and therefore may differ from those provided directly by Morningstar™, Inc.

Alpha - A measure of value added by a manager as compared to a passive portfolio with the same market sensitivity or beta. Alpha is a measure of return for residual, or non-market, risk, and is used to measure a manager's contribution to performance due to security or sector selection.

Expense Ratio - Expense Ratio includes management fee charges by the fund's Investment Manager against the fund's assets for managing the portfolio as well as for such services as shareholder relations or investment-related administration (fund analysis and research, etc.), 12(b)-1 fee [Mutual funds may charge this fee against the fund's assets to cover distribution expenses incurred by the fund], if applicable, "Other Expenses" [Charges by the fund's sponsor against the fund's assets for additional operating expenses. For example: related legal fees, auditing expenses, compliance with governmental regulations, mailing or postage costs, etc. The amount included for Prudential Institutional Sub-Advised and Proprietary Funds is actual for the prior calendar year end. The amount listed for Prudential Alliance Funds is for the last period reported by the Fund's sponsor]. The benefit of any "Fee Waivers" would be reflected in the Expense Ratio. Expense Ratio is prior to any contract-related charges.

Risk - This statistic measures the volatility of a stream of data compared to its average value. Applied to investment performance, standard deviation measures how "choppy" the monthly returns are over a period of time. 66% of all monthly values would fall within one standard deviation of the average, while 95% of all values would fall within two standard deviations of the average.

Sharpe Ratio - This statistic measures the quality of the returns for an investment on a risk-adjusted basis over a given period. It is defined as the excess returns of an investment divided by the standard deviation of returns. Excess returns are the returns of the investment minus the risk-free rate of return offered in the market, typically measured by short-term government instruments such as 3-month T-Bills. For two funds to have the same Sharpe Ratio, the fund with greater volatility must also deliver greater returns.

Sharpe Ratio = Excess Returns/Risk = (Returns on the Investment - Returns on T-Bills) / Standard Deviation

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 1-877-778-2100 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. It is possible to lose money when investing in securities.

For Institutional Funds and Alliance Funds, returns, expense ratios and rankings do not reflect any contract charges.

Shares of the registered mutual funds are offered through Prudential Investment Management Services LLC (PIMS), Three Gateway Center, 14th Floor, Newark, NJ 07102-4077. PIMS is a Prudential Financial company.

This fund is not part of Prudential Retirement's Manager of Managers Program and Prudential Retirement does not assume any responsibility for the plan's decision to invest in the funds, to monitor their performance or to provide information regarding the funds. Each of those is the sole responsibility of the plan. To the extent Prudential Retirement provides such information, it makes no warranty as to the accuracy of such information and makes no undertaking to continue to provide such information unless Prudential Retirement agrees to continue to provide such information in writing.

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

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INDEX DEFINITIONS

Indexes are unmanaged and cannot be invested in directly.

Prudential Day One IncomeFlex Target Bal Benchmark

The performance benchmarks are a pro rata combination of the benchmarks for each Fund's underlying asset classes, based on the normal asset allocation for each Fund. The benchmark reflects the weighted average of the underlying 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 Dow Jones UBS Commodities Index, the PRREF Composite Index, the Barclays U.S. Treasury Inflation-Protect Securities (TIPS) Index (Series-L), the Barclays U.S. Aggregate Bond Index and the Citigroup Three Month T-Bill. See User Guide for benchmark performance disclosure and definitions.

5 Year Treasury Average Yield

The 5-Year Treasury Average Yield is the average daily treasury yield (Constant Maturity) for U.S. Treasuries with a maturity of five years (negotiable debt obligations of the U.S. Government, considered intermediate in maturity).

60% R1000 / 40% Barclays Agg

60% Russell 1000 Index/40% Barclays U.S. Aggregate Index is an unmanaged, weighted average composite composed of 60% Russell 1000 Index and 40% Barclays U.S. Aggregate Index (measuring U.S. bonds with maturities of at least one year).

60% Russell 1000 Growth / 40% Barclays Aggr.

A composite index that consists of the Russell 1000® Index (60%) and the Barclays U.S. Aggregate Bond Index (40%).

60% Russell 1000 Value / 40% Barclays Aggr

60% Russell 1000 Value Index/40% Barclays U.S. Aggregate Bond Index is an unmanaged, weighted average composite composed of 60% Russell 1000 Value Index and 40% Barclays U.S. Aggregate Bond Index (measuring U.S. bonds with maturities of at least one year).

60% S&P 500 / 40% Barclays Agg Bond Index

60% S&P 500 Index/40% Barclays U.S. Aggregate Bond Index is an unmanaged, weighted average composite composed of 60% S&P 500 Index (measuring U.S. equities) and 40% Barclays U.S. Aggregate Bond Index (measuring U.S. bonds with maturities of at least one year).

60% S&P 500 / 40% Barclays Int Govt Credit

60% S&P 500 Index/40% Barclays U.S. Intermediate Government/ Credit Index is an unmanaged, weighted average composite composed of 60% S&P 500 Index (measuring U.S. equities) and 40% Barclays U.S. Intermediate Government/Credit Index (measuring U.S. bonds with maturities of at least one year).

Barclays Aggregate Bond Index

Barclays U.S. Aggregate Bond Index is a Broad-based benchmark that measures the 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 passthroughs), ABS, and CMBS.

Barclays Credit Index

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

Barclays Government Bond Index

Barclays U.S. Government Bond Index is the U.S. Government component of the U.S. Government/Credit Index. It consists of securities issued by the U.S. Government (i.e., securities in the Treasury and Agency Indices). This includes public obligations of the U.S. Treasury with a remaining maturity of one year or more and publicly issued debt of U.S. Government agencies, quasi-federal corporations, and corporate or foreign debt.

Barclays Treasury Bond

Barclays U.S. Treasury Index accounts for nearly 65% of the Government Index and includes public obligations of the U.S. Treasury that have remaining maturities of more than one year.

Barclays US Treasury TIPS Index

This index includes all publicly issued United States Treasury inflation-protected securities that have at least one year remaining until maturity, are rated investment grade, and have \$250 million or more of outstanding face value. In addition, the securities must be denominated in U.S. dollars, and must be fixed-rate and non-convertible securities. The index is a market capitalization-weighted index. Inflation notes were included in the broader Barclays U.S. Treasury Index in March 1997 and removed from that index on January 1, 1998.

FTSE NAREIT Equity® Index

The FTSE NAREIT Equity® Index is an unmanaged market capitalization index of all tax-qualified Equity REITs listed on the NYSE, AMEX, and the NASDAQ that have 75% or more of their gross invested book of assets invested directly or indirectly in the equity ownership of real estate. This Fund is not sponsored, endorsed, sold or promoted by FTSE International Limited ("FTSE") and FTSE makes no recommendation regarding investing in the Fund. See the User's Guide for a more detailed description of the limited relationship FTSE has with Prudential.

JP Morgan GBI Global ex-US Index (US Dollar Hedged)

The JP Morgan GBI Global ex-US Index (US Dollar Hedged) is an index composed of globally traded, fixed-rate government bonds of 13 countries. These countries all have liquid debt markets, meaning that they are stable, actively traded markets with sufficient scale and regular issuance. Using globally traded and highly liquid government bond issues, the index provides a measure of market performance. The index excludes bonds from the US and represents the USD hedged total return index level.

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 Barclays U.S. 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 Barclays U.S. Aggregate Bond Index, respectively.

Lifetime Conservative 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 Barclays U.S. Aggregate Bond Index, respectively.

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 Barclays U.S. 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 Barclays U.S. Aggregate Bond Index and the Citigroup 3-Month T-Bill Index, respectively.

Lipper Balanced Funds Index

Lipper Balanced Funds Index is an equal dollar weighted index of the 30 largest qualifying mutual funds (based on year-end total net assets) for the investment objective (to conserve principal by maintaining a balanced portfolio of stocks and bonds). Typically the stock/bond ratio ranges around 60%/40%.

Lipper Global Funds Index

Lipper Global Funds Index is an equal dollar-weighted index of the 30 largest qualifying mutual funds (based on year-end total net assets) for the investment objective (to invest at least 25% of its portfolio in securities traded outside of the United States). These funds may own U.S. securities as well.

Lipper International Funds Index

Lipper International Funds Index is an equal dollar-weighted index of the 30 largest qualifying mutual funds (based on year-end total net assets) for the investment objective (to invest assets in securities whose primary trading markets are outside the United States).

Lipper Large Cap Core Funds Index

Lipper Large-Cap Core Funds Index represents the average of the 30 largest qualifying mutual funds (based on year-end total net assets) in the Lipper Large-Cap Universe. These funds, by portfolio practice, invest at least 75% of their equity assets in companies with market capitalizations (on a three-year weighted basis) greater than 300% of the dollar-weighted median market capitalization of the middle 1,000 securities of the S&P SuperComposite 1500 Index. These funds typically have an average price-to-earnings ratio, price-to-book ratio, and three-year sales-per-share growth value, compared to the S&P 500 Index.

Lipper Large Cap Growth Funds Index

Lipper Large-Cap Growth Funds Index represents the average of the 30 largest qualifying mutual funds (based on year-end total net assets) in the Lipper Large-Cap Universe. These funds, by portfolio practice, invest at least 75% of their equity assets in companies with market capitalizations (on a three-year weighted basis) greater than 300% of the dollar-weighted median market capitalization of the middle 1,000 securities of the S&P SuperComposite 1500 Index. These funds typically have an above average price-to-earnings ratio, price-to-book ratio, and three-year sales-per-share growth value, compared to the S&P 500 Index.

Lipper Large Cap Value Funds Index

Lipper Large-Cap Value Funds Index represents the average of the 30 largest qualifying mutual funds (based on year-end total net assets) in the Lipper Large-Cap Universe. These funds, by portfolio practice, invest at least 75% of their equity assets in companies with market capitalizations (on a three-year weighted basis) greater than 300% of the dollar-weighted median market capitalization of the middle 1,000 securities of the S&P SuperComposite 1500 Index. These funds typically have a below average price-to-earnings ratio, price-to-book ratio, and three-year sales-per-share growth value, compared to the S&P 500 Index.

Lipper Mid Cap Core Funds Index

Lipper Mid-Cap Core Funds Index represents the average of the 30 largest qualifying mutual funds (based on year-end total net assets) in the Lipper Mid-Cap Universe. These funds, by portfolio practice, invest at least 75% of their equity assets in companies with market capitalizations (on a three-year weighted basis) less than 300% of the dollar-weighted median market capitalization of the middle 1,000 securities of the S&P SuperComposite 1500 Index. These funds typically have an average price-to-earnings ratio, price-to-book ratio, and three-year sales-per-share growth value, compared to the S&P Midcap 400 Index.

Lipper Mid Cap Growth Funds Index

Lipper Mid-Cap Growth Funds Index represents the average of the 30 largest qualifying mutual funds (based on year-end total net assets) in the Lipper Mid-Cap Universe. These funds, by portfolio practice, invest at least 75% of their equity assets in companies with market capitalizations (on a three-year weighted basis) less than 300% of the dollar-weighted median market capitalization of the middle 1,000 securities of the S&P SuperComposite 1500 Index. These funds typically have an above average price-to-earnings ratio, price-to-book ratio, and three-year sales-per-share growth value, compared to the S&P Midcap 400 Index.

Lipper Mid Cap Value Funds Index

Lipper Mid-Cap Value Funds Index represents the average of the 30 largest qualifying mutual funds (based on year-end total net assets) in the Lipper Mid-Cap Universe. These funds, by portfolio practice, invest at least 75% of their equity assets in companies with market capitalizations (on a three-year weighted basis) less than 300% of the dollar-weighted median market capitalization of the middle 1,000 securities of the S&P SuperComposite 1500 Index. These funds typically have a below average price-to-earnings ratio, price-to-book ratio, and three-year sales-per-share growth value, compared to the S&P Midcap 400 Index.

Lipper Small Cap Core Funds Index

Lipper Small-Cap Core Funds Index represents the average of the 30 largest qualifying mutual funds (based on year-end total net assets) in the Lipper Small-Cap Universe. These funds, by portfolio practice, invest at least 75% of their equity assets in companies with market capitalizations (on a three-year weighted basis) less than 250% of the dollar-weighted median of the smallest 500 of the middle 1,000 securities of the S&P Super-Composite 1500 Index. These funds typically have an average price-to-earnings ratio, price-to-book ratio, and three-year sales-per-share growth value, compared to the S&P SmallCap 600 Index.

Lipper Small Cap Growth Funds Index

Lipper Small-Cap Growth Funds Index represents the average of the 30 largest qualifying mutual funds (based on year-end total net assets) in the Lipper Small-Cap Universe. These funds, by portfolio practice, invest at least 75% of their equity assets in companies with market capitalizations (on a three-year weighted basis) less than 250% of the dollar-weighted median of the smallest 500 of the middle 1,000 securities of the S&P SuperComposite 1500 Index. These funds typically have an above average price-to-earnings ratio, price-to-book ratio, and three-year sales-per-share growth value, compared to the S&P SmallCap 600 Index.

Lipper Small Cap Value Funds Index

Lipper Small-Cap Value Funds Index represents the average of the 30 largest qualifying mutual funds (based on year-end total net assets) in the Lipper Small-Cap Universe. These funds, by portfolio practice, invest at least 75% of their equity assets in companies with market capitalizations (on a three-year weighted basis) less than 250% of the dollar-weighted median of the smallest 500 of the middle 1,000 securities of the S&P SuperComposite 1500 Index. These funds typically have a below average price-to-earnings ratio, price-to-book ratio, and three-year sales-per-share growth value, compared to the S&P SmallCap 600 Index.

MSCI EAFE™ Growth Index(net)

MSCI EAFETM Growth Index (net) includes those firms in the MSCI EAFE Index with higher Price/Book (P/BV) ratios relative to their respective MSCI country index. The returns shown in the performance chart are calculated with dividends reinvested and are net of foreign withholding tax.

MSCI EAFE™ Index(net)

MSCI EAFETM Index(net) is a market capitalization weighted index comprised of companies representative of the market structure of 21 developed market countries in Europe, Australia and the Far East. The MSCI EAFE Index is available both in local currency and U.S. dollar terms. The returns shown in the performance chart are calculated with dividends reinvested and are net of foreign withholding tax.

MSCI EAFE™ Value Index(net)

MSCI EAFETM Growth Index(net) includes those firms in the MSCI EAFE Index with lower Price/Book Value (P/BV) ratios relative to their respective MSCI country index. The returns shown in the performance chart are calculated with dividends reinvested and are net of foreign withholding tax.

MSCI Emerging Markets™ Index(net)

The MSCI Emerging Markets™ Index(net) is a market capitalization-weighted index comprised of companies representative of the market structure of 25 emerging market countries open to foreign investment. The MSCI EMF Index excludes closed markets and those shares in otherwise open markets that are not available for purchase by foreigners. The returns shown in the performance chart are calculated with dividends reinvested and are net of foreign withholding tax. The index is available both in local currency and U.S. dollar terms.

MSCI World™ Growth Index(net)

MSCI World™ Growth Index(net) includes those firms in the MSCI World Index with higher Price/Book (P/BV) ratios relative to their respective MSCI country index. The returns shown in the performance chart are calculated with dividends reinvested and are net of foreign withholding tax. The returns shown in the performance chart are calculated with dividends reinvested and are net of foreign withholding tax.

MSCI World™ Index(net)

MSCI World™ Index(net) is a free float-adjusted market capitalization weighted index that is designed to measure the equity market performance of developed markets (includes 24 countries in the North America, Europe, and Asia/Pacific region).

MSCI World™ Value Index(net)

MSCI World™ Value Index(net): A market capitalization-weighted index comprised of that half of the MSCI World Index based upon a two dimensional framework for style segmentation in which value and growth securities are categorized using different attributes – three for value and five for growth including forward looking variables.

Morgan Stanley REIT Index

The Morgan Stanley REIT Index is a free float market capitalization weighted index that is comprised of Equity Real Estate investment trust (REITs) securities that belong to the MSCI US Investable Market 2500 Index.

Prudential Day One 2010 Fund Benchmark

The performance benchmarks are a pro rata combination of the benchmarks for each Fund's underlying asset classes, based on the normal asset allocation for each Fund. The benchmark reflects the weighted average of the underlying 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 Dow Jones UBS Commodities Index, the PRREF Composite Index, the Barclays U.S. Treasury Inflation- Protected Securities (TIPS) Index (Series-L), the Barclays U.S. 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.

Prudential Day One 2015 Fund Benchmark

The performance benchmarks are a pro rata combination of the benchmarks for each Fund's underlying asset classes, based on the normal asset allocation for each Fund. The benchmark reflects the weighted average of the underlying 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 Dow Jones UBS Commodities Index, the PRREF Composite Index, the Barclays U.S. Treasury Inflation- Protected Securities (TIPS) Index (Series-L), the Barclays U.S. 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.

Prudential Day One 2020 Fund Benchmark

The performance benchmarks are a pro rata combination of the benchmarks for each Fund's underlying asset classes, based on the normal asset allocation for each Fund. The benchmark reflects the weighted average of the underlying 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 Dow Jones UBS Commodities Index, the PRREF Composite Index, the Barclays U.S. Treasury Inflation- Protected Securities (TIPS) Index (Series-L), the Barclays U.S. 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.

Prudential Day One 2025 Fund Benchmark

The performance benchmarks are a pro rata combination of the benchmarks for each Fund's underlying asset classes, based on the normal asset allocation for each Fund. The benchmark reflects the weighted average of the underlying 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 Dow Jones UBS Commodities Index, the PRREF Composite Index, the Barclays U.S. Treasury Inflation- Protected Securities (TIPS) Index (Series-L), the Barclays U.S. 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.

Prudential Day One 2030 Fund Benchmark

The performance benchmarks are a pro rata combination of the benchmarks for each Fund's underlying asset classes, based on the normal asset allocation for each Fund. The benchmark reflects the weighted average of the underlying 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 Dow Jones UBS Commodities Index, the PRREF Composite Index, the Barclays U.S. Treasury Inflation- Protected Securities (TIPS) Index (Series-L), the Barclays U.S. 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.

Prudential Day One 2035 Fund Benchmark

The performance benchmarks are a pro rata combination of the benchmarks for each Fund's underlying asset classes, based on the normal asset allocation for each Fund. The benchmark reflects the weighted average of the underlying 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 Dow Jones UBS Commodities Index, the PRREF Composite Index, the Barclays U.S. Treasury Inflation- Protected Securities (TIPS) Index (Series-L), the Barclays U.S. 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.

Prudential Day One 2040 Fund Benchmark

The performance benchmarks are a pro rata combination of the benchmarks for each Fund's underlying asset classes, based on the normal asset allocation for each Fund. The benchmark reflects the weighted average of the underlying 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 Dow Jones UBS Commodities Index, the PRREF Composite Index, the Barclays U.S. Treasury Inflation- Protected Securities (TIPS) Index (Series-L), the Barclays U.S. 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.

Prudential Day One 2045 Fund Benchmark

The performance benchmarks are a pro rata combination of the benchmarks for each Fund's underlying asset classes, based on the normal asset allocation for each Fund. The benchmark reflects the weighted average of the underlying 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 Dow Jones UBS Commodities Index, the PRREF Composite Index, the Barclays U.S. Treasury Inflation- Protected Securities (TIPS) Index (Series-L), the Barclays U.S. 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.

Prudential Day One 2050 Fund Benchmark

The performance benchmarks are a pro rata combination of the benchmarks for each Fund's underlying asset classes, based on the normal asset allocation for each Fund. The benchmark reflects the weighted average of the underlying 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 Dow Jones UBS Commodities Index, the PRREF Composite Index, the Barclays U.S. Treasury Inflation- Protected Securities (TIPS) Index (Series-L), the Barclays U.S. 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.

Prudential Day One 2055 Fund Benchmark

The performance benchmarks are a pro rata combination of the benchmarks for each Fund's underlying asset classes, based on the normal asset allocation for each Fund. The benchmark reflects the weighted average of the underlying 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 Dow Jones UBS Commodities Index, the PRREF Composite Index, the Barclays U.S. Treasury Inflation- Protected Securities (TIPS) Index (Series-L), the Barclays U.S. 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.

Prudential Day One 2060 Fund Benchmark

The performance benchmarks are a pro rata combination of the benchmarks for each Fund's underlying asset classes, based on the normal asset allocation for each Fund. The benchmark reflects the weighted average of the underlying 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 Dow Jones UBS Commodities Index, the PRREF Composite Index, the Barclays U.S. Treasury Inflation- Protected Securities (TIPS) Index (Series-L), the Barclays U.S. 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.

Prudential Day One Income Fund Benchmark

The performance benchmarks are a pro rata combination of the benchmarks for each Fund's underlying asset classes, based on the normal asset allocation for each Fund. The benchmark reflects the weighted average of the underlying 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 Dow Jones UBS Commodities Index, the PRREF Composite Index, the Barclays U.S. Treasury Inflation- Protected Securities (TIPS) Index (Series-L), the Barclays U.S. 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.

Prudential Day One IncomeFlex Target 2010 Benchmark

The performance benchmarks are a pro rata combination of the benchmarks for each Fund's underlying asset classes, based on the normal asset allocation for each Fund. The benchmark reflects the weighted average of the underlying 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 CapTM Index, the MSCI Emerging Markets Net DividendTM Index, the Dow Jones UBS Commodities Index, the PRREF Composite Index, the Barclays U.S. Treasury Inflation-Protect Securities (TIPS) Index (Series-L), the Barclays U.S. Aggregate Bond Index and the Citigroup Three Month T-Bill. See User Guide for benchmark performance disclosure and definitions.

Prudential Day One IncomeFlex Target 2015 Benchmark

The performance benchmarks are a pro rata combination of the benchmarks for each Fund's underlying asset classes, based on the normal asset allocation for each Fund. The benchmark reflects the weighted average of the underlying 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 CapTM Index, the MSCI Emerging Markets Net DividendTM Index, the Dow Jones UBS Commodities Index, the PRREF Composite Index, the Barclays U.S. Treasury Inflation-Protect Securities (TIPS) Index (Series-L), the Barclays U.S. Aggregate Bond Index and the Citigroup Three Month T-Bill. See User Guide for benchmark performance disclosure and definitions.

Prudential Day One IncomeFlex Target 2020 Benchmark

The performance benchmarks are a pro rata combination of the benchmarks for each Fund's underlying asset classes, based on the normal asset allocation for each Fund. The benchmark reflects the weighted average of the underlying 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 CapTM Index, the MSCI Emerging Markets Net DividendTM Index, the Dow Jones UBS Commodities Index, the PRREF Composite Index, the Barclays U.S. Treasury Inflation-Protect Securities (TIPS) Index (Series-L), the Barclays U.S. Aggregate Bond Index and the Citigroup Three Month T-Bill. See User Guide for benchmark performance disclosure and definitions.

Prudential Day One IncomeFlex Target 2025 Benchmark

The performance benchmarks are a pro rata combination of the benchmarks for each Fund's underlying asset classes, based on the normal asset allocation for each Fund. The benchmark reflects the weighted average of the underlying 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 CapTM Index, the MSCI Emerging Markets Net DividendTM Index, the Dow Jones UBS Commodities Index, the PRREF Composite Index, the Barclays U.S. Treasury Inflation-Protect Securities (TIPS) Index (Series-L), the Barclays U.S. Aggregate Bond Index and the Citigroup Three Month T-Bill. See User Guide for benchmark performance disclosure and definitions.

Prudential Day One IncomeFlex Target 2030 Benchmark

The performance benchmarks are a pro rata combination of the benchmarks for each Fund's underlying asset classes, based on the normal asset allocation for each Fund. The benchmark reflects the weighted average of the underlying 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 CapTM Index, the MSCI Emerging Markets Net DividendTM Index, the Dow Jones UBS Commodities Index, the PRREF Composite Index, the Barclays U.S. Treasury Inflation-Protect Securities (TIPS) Index (Series-L), the Barclays U.S. Aggregate Bond Index and the Citigroup Three Month T-Bill. See User Guide for benchmark performance disclosure and definitions.

Prudential Day One IncomeFlex Target 2035 Benchmark

The performance benchmarks are a pro rata combination of the benchmarks for each Fund's underlying asset classes, based on the normal asset allocation for each Fund. The benchmark reflects the weighted average of the underlying 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 CapTM Index, the MSCI Emerging Markets Net DividendTM Index, the Dow Jones UBS Commodities Index, the PRREF Composite Index, the Barclays U.S. Treasury Inflation-Protect Securities (TIPS) Index (Series-L), the Barclays U.S. Aggregate Bond Index and the Citigroup Three Month T-Bill. See User Guide for benchmark performance disclosure and definitions.

Prudential Day One IncomeFlex Target 2040 Benchmark

The performance benchmarks are a pro rata combination of the benchmarks for each Fund's underlying asset classes, based on the normal asset allocation for each Fund. The benchmark reflects the weighted average of the underlying 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 CapTM Index, the MSCI Emerging Markets Net DividendTM Index, the Dow Jones UBS Commodities Index, the PRREF Composite Index, the Barclays U.S. Treasury Inflation-Protect Securities (TIPS) Index (Series-L), the Barclays U.S. Aggregate Bond Index and the Citigroup Three Month T-Bill. See User Guide for benchmark performance disclosure and definitions.

Prudential Day One IncomeFlex Target 2045 Benchmark

The performance benchmarks are a pro rata combination of the benchmarks for each Fund's underlying asset classes, based on the normal asset allocation for each Fund. The benchmark reflects the weighted average of the underlying 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 CapTM Index, the MSCI Emerging Markets Net DividendTM Index, the Dow Jones UBS Commodities Index, the PRREF Composite Index, the Barclays U.S. Treasury Inflation-Protect Securities (TIPS) Index (Series-L), the Barclays U.S. Aggregate Bond Index and the Citigroup Three Month T-Bill. See User Guide for benchmark performance disclosure and definitions.

Prudential Day One IncomeFlex Target 2050 Benchmark

The performance benchmarks are a pro rata combination of the benchmarks for each Fund's underlying asset classes, based on the normal asset allocation for each Fund. The benchmark reflects the weighted average of the underlying 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 CapTM Index, the MSCI Emerging Markets Net DividendTM Index, the Dow Jones UBS Commodities Index, the PRREF Composite Index, the Barclays U.S. Treasury Inflation-Protect Securities (TIPS) Index (Series-L), the Barclays U.S. Aggregate Bond Index and the Citigroup Three Month T-Bill. See User Guide for benchmark performance disclosure and definitions.

Prudential Day One IncomeFlex Target 2055 Benchmark

The performance benchmarks are a pro rata combination of the benchmarks for each Fund's underlying asset classes, based on the normal asset allocation for each Fund. The benchmark reflects the weighted average of the underlying 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 CapTM Index, the MSCI Emerging Markets Net DividendTM Index, the Dow Jones UBS Commodities Index, the PRREF Composite Index, the Barclays U.S. Treasury Inflation-Protect Securities (TIPS) Index (Series-L), the Barclays U.S. Aggregate Bond Index and the Citigroup Three Month T-Bill. See User Guide for benchmark performance disclosure and definitions.

Prudential Day One IncomeFlex Target 2060 Benchmark

The performance benchmarks are a pro rata combination of the benchmarks for each Fund's underlying asset classes, based on the normal asset allocation for each Fund. The benchmark reflects the weighted average of the underlying 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 CapTM Index, the MSCI Emerging Markets Net DividendTM Index, the Dow Jones UBS Commodities Index, the PRREF Composite Index, the Barclays U.S. Treasury Inflation-Protect Securities (TIPS) Index (Series-L), the Barclays U.S. Aggregate Bond Index and the Citigroup Three Month T-Bill. See User Guide for benchmark performance disclosure and definitions.

Retirement Goal 2010 Primary Benchmark

Each Retirement Goal 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 Barclays U.S. Aggregate Bond Index and the Citigroup 3-Month T-Bill Index, respectively.

Retirement Goal 2020 Primary Benchmark

Each Retirement Goal 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 Barclays U.S. Aggregate Bond Index, respectively.

Retirement Goal 2030 Primary Benchmark

Each Retirement Goal 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 Barclays U.S. Aggregate Bond Index, respectively.

Retirement Goal 2040 Primary Benchmark

Each Retirement Goal 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 Barclays U.S. Aggregate Bond Index, respectively.

Retirement Goal 2050 Primary Benchmark

Each Retirement Goal 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 Barclays U.S. Aggregate Bond Index, respectively.

Retirement Goal Income Primary Benchmark

Each Retirement Goal 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 Barclays U.S. Aggregate Bond Index and the Citigroup 3-Month T-Bill Index, respectively.

Russell 1000™ Growth Index

The Russell 1000™ Growth Index is a market capitalization-weighted index that measures the performance of those Russell 1000 companies with higher price-to-book ratios and higher forecasted growth rates.

Russell 1000™ Index

The Russell 1000™ Index is a market-capitalization weighted index that measures the performance of the 1,000 largest companies in the Russell 3000® Index.

Russell 1000™ Value Index

The Russell 1000™ Value Index is a market capitalization-weighted index that measures the performance of those Russell 1000 companies with lower price-to-book ratios and lower forecasted growth rates.

Russell 2000™ Growth Index

The Russell 2000™ Growth Index is a market capitalization-weighted index that measures the performance of those Russell 2000 companies with higher price-to-book ratios and higher forecasted growth rates.

Russell 2000™ Index

The Russell 2000™ Index is a market capitalization-weighted index that measures the performance of the 2000 smallest companies in the Russell 3000® Index.

Russell 2000™ Value Index

The Russell 2000™ Value Index is a market capitalization-weighted index that measures the performance of those Russell 2000 companies with lower price-to-book ratios and lower forecasted growth rates.

Russell 2500™ Value Index

The Russell 2500™ Value Index is a market capitalization-weighted index that measures the performance of those Russell 2500 companies with lower price-to-book ratios and lower forecasted growth values.

Russell Midcap™ Growth Index

The Russell Midcap™ Growth Index is a market capitalization-weighted index that measures the performance of those Russell Midcap companies with higher price-to-book ratios and higher forecasted growth rates. The stocks are also members of the Russell 1000® Growth Index.

Russell Midcap™ Index

The Russell Midcap™ Index is a market capitalization-weighted index that measures the performance of the mid-cap segment of the U.S. equity universe. The index consists of approximately 800 of the smallest companies in the Russell 1000® Index.

Russell Midcap™ Value index

The Russell Midcap™ Value index is a market capitalization-weighted index that measures the performance of those Russell Midcap companies with lower price-to-book ratios and lower forecasted growth rates. The stocks are also members of the Russell 1000® Value Index.

S&P 500® Growth Index

S&P 500® Growth Index: Standard & Poor's and Citigroup cooperate to employ a value calculation, whereby the market capitalization of the S&P 500 Index uses a multi-factor methodology to calculate growth and value in separate dimensions. Style scores are calculated taking standardized measures of 3 growth factors and 4 value factors for each constituent.

S&P 500® Index

S&P 500® Index (registered trademark of The McGraw-Hill Companies, Inc.) is an unmanaged index with over US \$5.58 trillion benchmarked (index assets comprising approximately US \$1.31 trillion of this total) that includes 500 leading companies in leading industries of the U.S. economy, capturing 75% coverage of U.S. equities.

S&P 500® Value Index

For the S&P 500/Citigroup Value Index, Standard & Poor's and Citigroup cooperate to employ a value calculation, whereby the market capitalization of the S&P 500 Index is divided equally between growth and value. The value component recognizes undervalued companies within the S&P 500 Index, which have lower price/book value ratios. The index is re-balanced semi-annually.

S&P Composite 1500® Index

The S&P Composite 1500® Index combines the S&P 500®, S&P MidCap 400® and S&P SmallCap 600® indices into an efficient way to create a broad market portfolio representing about 85% of U.S. equities. This combination addresses the needs of investors wanting broader exposure beyond the S&P 500®.

Appendix - GoalMaker Performance

GoalMaker® Performance

*Especially Prepared for The Lancaster County, Nebraska Employees Retirement Plan
Calculated using Actual Investment Fund Performance*

Risk Level	Time Horizon (Years)	Portfolio	Current Quarter As of 12/31/2013	Weighted Average Annual Total Return as of 12/31/2013			
				1 Year	3 Year	5 Year	10 Year
Conservative	0-5	C01	2.36%	7.11%	5.65%	7.63%	n/a
	6-10	C02	3.19%	9.69%	6.55%	8.82%	n/a
	11-15	C03	4.59%	14.09%	8.20%	11.04%	n/a
	16+	C04	6.17%	19.34%	9.81%	13.18%	n/a
Moderate	0-5	M01	3.70%	11.29%	7.11%	9.60%	n/a
	6-10	M02	4.59%	14.09%	8.20%	11.04%	n/a
	11-15	M03	5.74%	17.81%	9.34%	12.57%	n/a
	16+	M04	7.41%	23.49%	10.90%	14.79%	n/a
Aggressive	0-5	R01	4.83%	14.87%	8.47%	11.37%	n/a
	6-10	R02	5.74%	17.81%	9.34%	12.57%	n/a
	11-15	R03	7.02%	22.20%	10.58%	14.34%	n/a
	16+	R04	8.69%	28.02%	12.06%	16.47%	n/a

The calculated returns shown above are the weighted average returns of the underlying funds for the GoalMaker portfolios based on model allocations prior to **12/31/2013**. 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 above 1) was rebalanced on a (Quarterly) 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.**

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GoalMaker[®] Fund Footnotes

⁶Investors 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 1-800-353-2847 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. It is possible to lose money when investing in securities. Shares of the registered mutual funds are offered through Prudential Investment Management Services LLC (PIMS), Three Gateway Center, 14th Floor, Newark, NJ 07102-4077. PIMS is a Prudential Financial company.

²⁹The 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 1-800-353-2847 or visit our website at www.prudential.com.

³⁵Source: Morningstar Inc.. Morningstar average annual returns may differ from the returns calculated by the fund.

⁴²Small 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.

¹⁴¹Investing 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.

²⁴⁸The 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. However, if you are a participant in a nonqualified deferred compensation plan, GIF may be only a reference account that is used to determine the plan's liability to you, and may not represent an actual investment in the group annuity. 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. 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.

³⁰²Prudential Financial is a service mark of The Prudential Insurance Company of America, Newark, NJ and its affiliates. Institutional sub-advised funds are insurance products issued by Prudential Retirement Insurance and Annuity Company, Hartford, CT. Prudential Retirement is a Prudential Financial Business.

¹²⁵⁴Fixed income investments (bond) are subject to interest rate risk; their value will decline as interest rates rise.

¹⁷⁵⁹Effective 1/28/13, the Allianz NFJ Dividend Value Fund will change its name to AllianzGI NFJ Dividend Value Fund Fund. There will not be any CUSIP, Fund # or Ticker changes.

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GoalMaker® Performance

*Especially Prepared for Lancaster County, NE 457 Deferred Compensation Plan
Calculated using Actual Investment Fund Performance*

Risk Level	Time Horizon (Years)	Portfolio	Current Quarter As of 12/31/2013	Weighted Average Annual Total Return as of 12/31/2013			
				1 Year	3 Year	5 Year	10 Year
Conservative	0-5	C01	2.36%	7.11%	5.65%	7.63%	n/a
	6-10	C02	3.19%	9.69%	6.55%	8.82%	n/a
	11-15	C03	4.59%	14.09%	8.20%	11.04%	n/a
	16+	C04	6.17%	19.34%	9.81%	13.18%	n/a
Moderate	0-5	M01	3.70%	11.29%	7.11%	9.60%	n/a
	6-10	M02	4.59%	14.09%	8.20%	11.04%	n/a
	11-15	M03	5.74%	17.81%	9.34%	12.57%	n/a
	16+	M04	7.41%	23.49%	10.90%	14.79%	n/a
Aggressive	0-5	R01	4.83%	14.87%	8.47%	11.37%	n/a
	6-10	R02	5.74%	17.81%	9.34%	12.57%	n/a
	11-15	R03	7.02%	22.20%	10.58%	14.34%	n/a
	16+	R04	8.69%	28.02%	12.06%	16.47%	n/a

The calculated returns shown above are the weighted average returns of the underlying funds for the GoalMaker portfolios based on model allocations prior to **12/31/2013**. 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 above 1) was rebalanced on a (Quarterly) 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.**

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³⁵Source: Morningstar Inc.. Morningstar average annual returns may differ from the returns calculated by the fund.

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Lancaster County

Executive Summary

Presented By: Robert Kerscher
Vice President, Key Accounts

As Of: December 31, 2013

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



“Market conditions clearly have an impact on retirement savings,” says Christine Marcks, President of Prudential Retirement. “However, what's even more important to ensuring a secure retirement are adequate personal savings, having access to a workplace retirement plan, and being able to convert retirement savings into retirement income.”

Table Of Contents

Section I:	Lancaster County Employees' Retirement Plan – 006371
Section II:	Lancaster County Deferred Compensation Plan – 006372
Section III:	Retirement Security Education

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Section I: Lancaster County Employees' Retirement Plan - 006371

The Retirement Environment

The National Retirement Risk Index (NRRI)

The last update to the NRRI, published in October 2012 and based on 2010 data, indicated that 53% of households are at risk. In new research, the CRR finds that, despite rebounds in the stock and housing markets, Americans' retirement prospects improved only modestly, with 50% of households still at risk.

Source: Prudential Retirement, Planning For Retirement: The Impact Of Market Recoveries On Retirement Preparedness, December 2013.

U.S. Retirement Assets Climb To \$21.7 Trillion

Total U.S. retirement assets reached another record for the quarter ended Sept. 30, increasing 3.9% during the quarter to \$21.7 trillion, according to the Investment Company Institute, which publishes quarterly retirement asset data.

Source: <http://www.pionline.com/article/20131218/ONLINE/131219863/ici-us-retirement-assets-climb-to-217-trillion>

The Retirement and Employee Benefits Landscape in 2013

Respondents agree that providing a balanced mix of health insurance, retirement, and group benefits is important to their companies' success.

Source: July 2013, Balancing Costs, Risks, and Rewards; The Retirement and Employee Benefits Landscape in 2013, A report CFO Research gathered a total of 181 complete survey responses from senior finance executives working in a broad cross-section of company segments



PLAN DEMOGRAPHICS

	1/1/2012- 12/31/2012	1/1/2013- 12/31/2013
Total Participants*	1,106	1,103
Active Participants	848	842
Terminated Participants	236	236
Retired Participants	21	24
Other	1	1
Average Account Balance for Participants*	\$95,666	\$110,959
Average Account Balance for Active Participants	\$102,628	\$121,337
Total (Contributions + Rollovers In)	\$5,621,752	\$5,648,913
Participant Deferrals	\$2,239,987	\$2,262,769
Employer Contributions	\$3,360,055	\$3,386,144
Rollovers In	\$21,710	\$0
Total Distributions	(\$5,637,008)	(\$6,372,551)
Percentage of Assets Distributed	5.3%	5.2%
Total Plan Assets	\$105,806,424	\$122,387,860

* Includes participants with balances. May include people with subplan specific status codes.

Participation rate is based on active participants for whom a contribution was received to an employee source during the last month of the time period.

Plan Assets

Plan Assets increased from \$105.8 to \$122.4 million from 1/1/2013 to 12/31/2013



Transactions	1/1/2012 - 12/31/2012	1/1/2013 - 12/31/2013
Enrollments	50	63
Transfers	1,564	1,873
Distributions	408	420

Asset Allocation/Net Activity By Age

January 1, 2013 to December 31, 2013

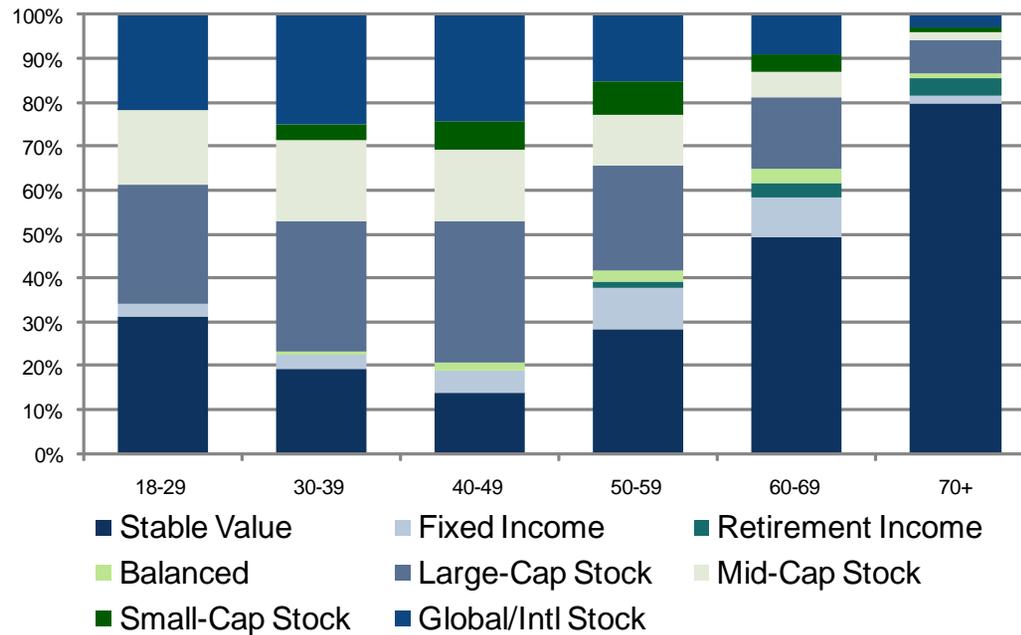
	18-29	30-39	40-49	50-59	60-69	70+	Total
Total Plan Assets	\$762,751	\$10,969,738	\$23,632,585	\$44,846,729	\$33,016,039	\$9,160,019	\$122,387,860
% Assets	0.62%	8.96%	19.31%	36.64%	26.98%	7.48%	100.00%
Contributions	\$322,394	\$1,159,632	\$1,400,514	\$1,757,660	\$887,575	\$116,721	\$5,648,913
Total (Contributions + Rollovers In)	\$322,394	\$1,159,632	\$1,400,514	\$1,757,660	\$887,575	\$116,721	\$5,648,913
Cash Distributions	(\$27,542)	(\$484,373)	(\$174,367)	(\$525,847)	(\$958,849)	(\$443,865)	(\$2,614,842)
Rollovers Out	(\$1,156)	(\$109,786)	(\$768,466)	(\$459,775)	(\$2,050,712)	(\$367,813)	(\$3,757,709)
Total (Cash Distributions + Rollovers Out)	(\$28,698)	(\$594,159)	(\$942,833)	(\$985,622)	(\$3,009,561)	(\$811,678)	(\$6,372,551)
Net Activity	\$293,696	\$565,473	\$457,681	\$772,038	(\$2,121,986)	(\$694,957)	(\$723,638)
Total Participants	63	221	259	313	197	50	1,103
Avg. Account Balance	\$12,107	\$49,637	\$91,246	\$143,280	\$167,594	\$183,200	\$110,959
<i>Prudential Participants Avg. Account Balance</i>	<i>\$7,148</i>	<i>\$24,692</i>	<i>\$52,376</i>	<i>\$79,003</i>	<i>\$95,832</i>	<i>\$107,210</i>	<i>\$56,487</i>

“ 21 percent of workers are **Future Early Retirees—workers who plan to retire sooner than age 65.** ”

Source: TransAmerica Center For Retirement Studies. Unlocking Secrets of Retirement Readiness: Meet the Everyday People Who Are 'Power Planners' This survey was conducted online within the United States by Harris Interactive on behalf of Transamerica Center for Retirement Studies between January 21 – February 21, 2013, among a nationally representative sample of 3,651 full-time and part-time workers.



Assets by Asset Class and Age as of December 31, 2013



Those who are identified as the Knowledgeables, 31 percent of workers, believe they know what they should about retirement investing.

Source: TransAmerica Center For Retirement Studies. Unlocking Secrets of Retirement Readiness: Meet the Everyday People Who Are 'Power Planners' This survey was conducted online within the United States by Harris Interactive on behalf of Transamerica Center for Retirement Studies between January 21 – February 21, 2013, among a nationally representative sample of 3,651 full-time and part-time workers.

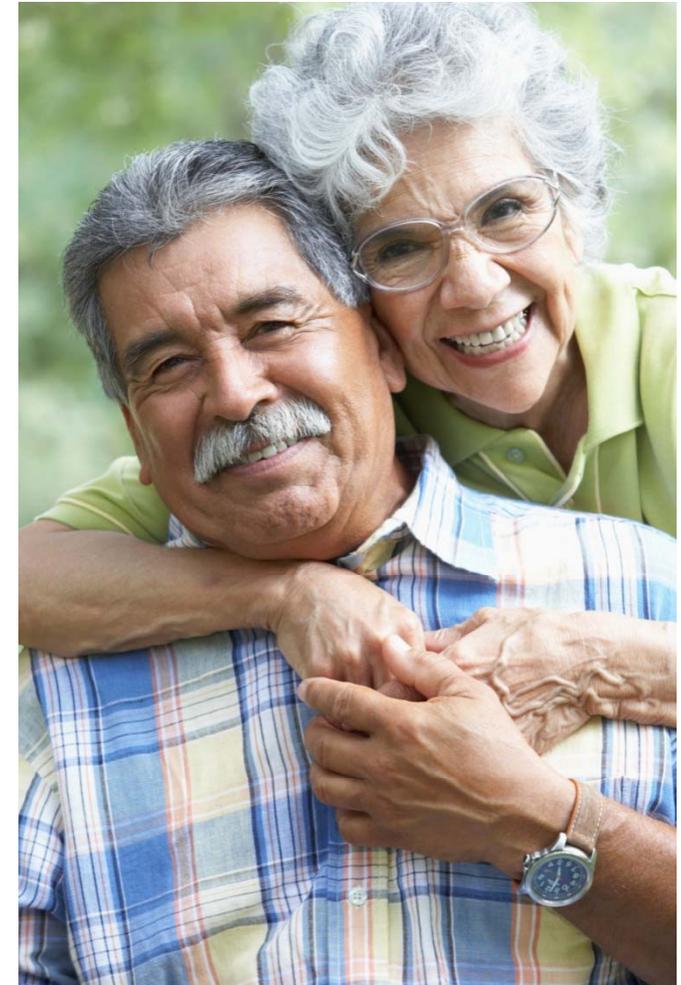
Fund Utilization By Age as of December 31, 2013

	18-29	30-39	40-49	50-59	60-69	70+	Total
Participants Invested in Only One Fund	30	71	52	76	83	30	342
Average # of Funds per Participant	3.9	4.5	5.1	5.0	4.2	2.9	4.6
<i>Prudential Participants Avg. # of Funds per Participant</i>	6.0	6.0	5.6	5.3	4.6	3.1	5.4
% of Plan Assets in Stable Value	31.18%	19.34%	13.89%	28.30%	49.39%	79.72%	34.27%
<i>Prudential Participants Avg. Stable Value % of Plan Assets</i>	11.47%	12.24%	15.27%	25.28%	40.74%	59.41%	26.90%

Utilization by Fund as of December 31, 2013

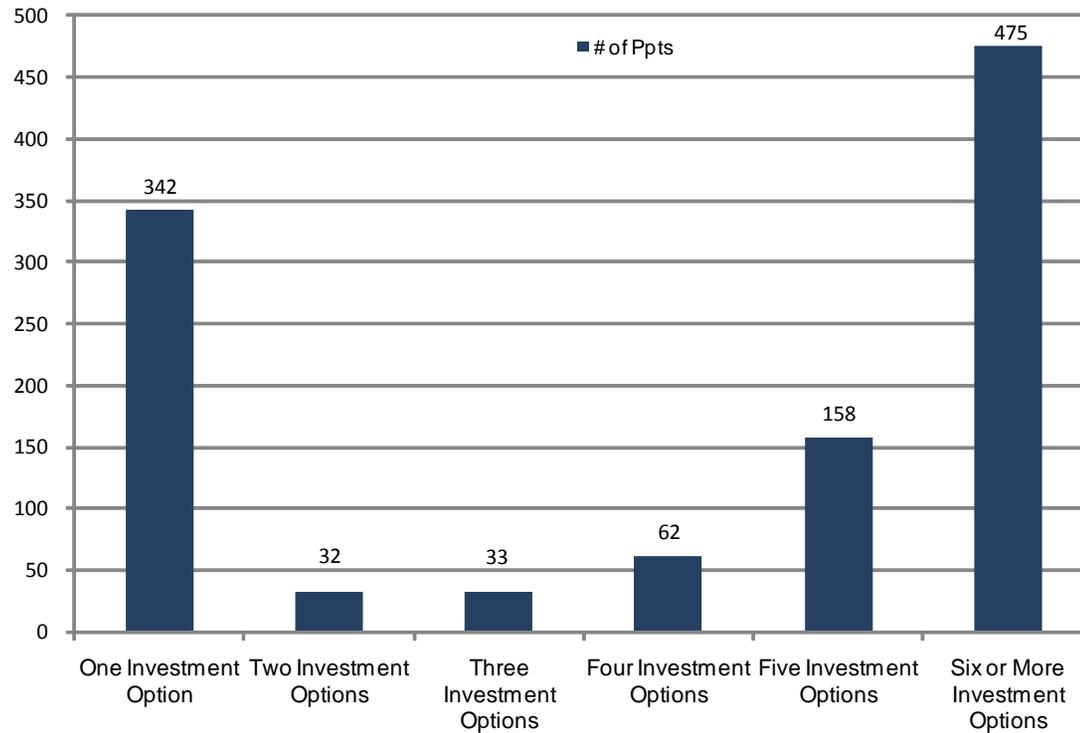
Fund Name	Balance	# of Ppts	Ppts Using as Sole Investment
GIBRALTAR GUARANTEED FUND	\$41,941,418	872	328
AMERICAN FUNDS EUROPACIFIC GROWTH FUND R4	\$12,690,148	557	0
FIDELITY ADVISOR NEW INSIGHTS I	\$11,951,322	630	0
ALLIANZGI NFJ DIVIDEND VALUE INSTL	\$8,957,264	550	0
CORE PLUS BOND/PIM CO FUND	\$8,716,294	424	2
AMERICAN FUNDS CAPITAL WORLD G/I R4	\$6,101,586	198	1
AMERICAN FUNDS FUNDAMENTAL INV S R4	\$5,722,509	174	0
MID CAP VALUE / SYSTEMATIC FUND	\$4,295,429	484	0
MID CAP GROWTH / WESTFIELD CAPITAL FUND	\$4,281,411	486	0
OAKMARK EQUITY & INCOME FUND	\$3,014,520	106	0
BLACKROCK SMALL CAP GROWTH EQUITY INTSL	\$2,356,256	100	0
PENNSYLVANIA MUTUAL INV	\$2,323,451	103	0
INCOMEFLEX LT BALANCED FUND	\$1,914,354	15	9
FIDELITY ADVISOR LEVERAGED CO STK I	\$1,753,069	74	1
JANUS PERKINS MID CAP VALUE FUND CLASS T	\$1,543,568	79	0
VANGUARD 500 INDEX SIGNAL	\$1,139,062	50	0
ALLIANZGI NFJ SMALL CAP VALUE INSTL	\$1,042,995	68	0
EATON VANCE ATLANTA CAPITAL SMID-CAP I	\$1,022,928	56	0
VANGUARD SMALL CAP INDEX SIGNAL	\$965,572	34	0
VANGUARD MID CAPITALIZATION INDEX SIGNAL	\$418,816	22	0
INCOMEFLEX LT CONSERVATIVE GROWTH FUND	\$200,693	3	1
INCOMEFLEX LT INCOME & EQUITY FUND	\$35,196	3	0
Total	\$122,387,860		

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



Investment Utilization

as of December 31, 2013



GoalMaker® Utilization

During the period of 01/01/2013 to 12/31/2013, the GoalMaker participation rate was 34.90%.

GoalMaker Assets

During the same time period, the average percentage of account assets directed to GoalMaker was 32.52%.

“ The majority of all workers (57 percent) expect to self-fund their future retirement income through 401(k)s, 403(b)s, IRAs or other savings and investments. ”

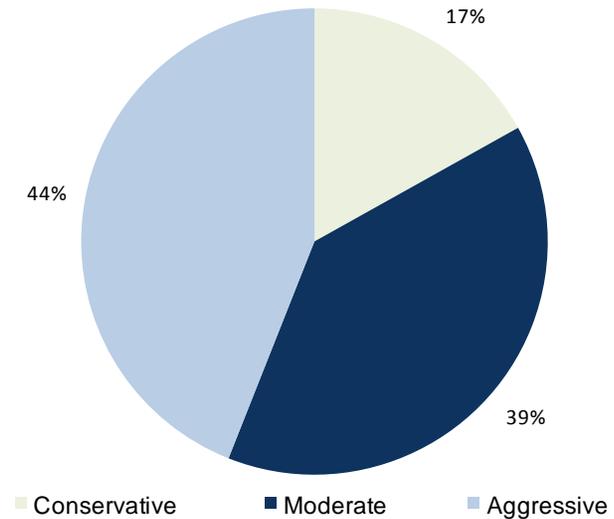
Source: TransAmerica Center For Retirement Studies. Unlocking Secrets of Retirement Readiness: Meet the Everyday People Who Are 'Power Planners' This survey was conducted online within the United States by Harris Interactive on behalf of Transamerica Center for Retirement Studies between January 21 – February 21, 2013, among a nationally representative sample of 3,651 full-time and part-time workers.

GoalMaker Participation

	3/31/2013	6/30/2013	9/30/2013	12/31/2013
Total Plan Assets in GoalMaker	\$34,404,839	\$34,939,242	\$38,309,994	\$39,796,186
Total # of Participants in GoalMaker	373	376	388	385
Total Participation Rate	33.73%	33.97%	35.08%	34.90%
Total % of Assets	31.07%	31.23%	32.82%	32.52%

Participant Age Range	Conservative	Moderate	Aggressive	Total
18-29	6	13	10	29
30-39	6	37	62	105
40-49	13	51	49	113
50-59	22	42	31	95
60-69	22	11	8	41
70+	1	1	0	2
Total	70	155	160	385

Participant Age Range	Conservative	Moderate	Aggressive	Total
18-29	\$38,145	\$126,381	\$258,703	\$423,229
30-39	\$221,108	\$2,110,146	\$4,061,544	\$6,392,798
40-49	\$754,531	\$5,189,092	\$5,885,791	\$11,829,414
50-59	\$2,712,846	\$6,567,177	\$6,109,688	\$15,389,711
60-69	\$2,712,549	\$1,481,498	\$1,189,992	\$5,384,040
70+	\$280,558	\$96,437	\$0	\$376,995
Total	\$6,719,736	\$15,570,732	\$17,505,719	\$39,796,186



IncomeFlex Participation

As Of 12/31/2013	50-59	60-69	70+	Grand Total
Number of Participants in IFX	9	9	1	19

IncomeFlex Select Assets

As of 12/31/2013, the participants invested in IncomeFlex have 62.67% of their total plan assets in these funds, with an average balance of \$113,171.

IncomeFlex Select Utilization

During the period of 1/1/2013 to 12/31/2013, the IncomeFlex participation rate was 1.72%.

“ Nine out of ten participants in defined contribution retirement plans seek guaranteed income that they cannot outlive. ”

Source: Prudential IncomeFlex Target® with Target-Date Funds **Deliver on what participants want most..** An online survey was conducted with 750 workers ages 45 to 65, who are participating in a defined contribution plan available through their current employer.

Path to a More Secure Retirement

As Of 12/31/2013	50-59	60-69	70+
Avg. Account Balance	\$143,280	\$167,594	\$183,200
<i>Prudential Participants Average Account Balance</i>	\$79,003	\$95,832	\$107,210

Plan Participation

	12/31/2012	12/31/2013
Total Number of Participants	1,106	1,103
Average Participant Account Balance	\$95,666	\$110,959

“ Fewer than half of Gen X consumers (46 percent) and fewer than one third (31 percent) of Gen Y consumers cite retirement as an important reason for saving. ”

Source: Sowing the Seeds for Retirement: Gen X and Gen Y Markets (2013), January, 23, 2013

Participant Distribution Statistics

Distribution Type	Amount of Withdrawals Taken				# of Withdrawals			
	1/1/2012 - 12/31/2012	1/1/2013 - 12/31/2013	Change	% Change	1/1/2012 - 12/31/2012	1/1/2013 - 12/31/2013	Change	% Change
External Rollover	\$2,884,701	\$3,239,330	\$354,629	12%	31	31	0	0%
Internal Rollover	\$0	\$518,379	\$518,379	n/a	0	4	4	n/a
Termination Distribution	\$2,117,400	\$1,971,434	(\$145,966)	(7%)	65	60	(5)	(8%)
In-Service Withdrawal	\$111,859	\$142,687	\$30,828	28%	21	22	1	5%
Installment Payment	\$494,175	\$473,108	(\$21,067)	(4%)	248	246	(2)	(1%)
Forced Small Balance Cashout	\$1,287	\$5,522	\$4,235	329%	2	10	8	400%
Miscellaneous Distributions	\$27,586	\$22,091	(\$5,495)	(20%)	41	47	6	15%
Grand Total	\$5,637,008	\$6,372,551	\$735,543	13%	408	420	12	3%

1/1/2013 - 12/31/2013			
Distribution Type	Participant Age	Participant Count	Withdrawal Amount
Rollovers	Age <50	12	\$879,409
	Age >=50	23	\$2,878,300
Rollovers Total		35	\$3,757,709
Cash Distribution	Age <50	38	\$686,281
	Age >=50	347	\$1,928,561
Cash Distribution Total		385	\$2,614,842
Grand Total		420	\$6,372,551

"Miscellaneous Distributions" may contain the following: Trailing dividends, Adjustments, Forfeitures, In-kind stock distributions, Loan defaults. Negative amounts for a distribution may include adjustments, returned checks, or transaction reversals that crossed a reporting period end.

Assets and contributions reflect actual participant account balances and do not include forfeiture and / or expense account assets.

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 12/31/2013.

0217653-00007-00

Section II: Lancaster County Deferred Compensation Plan - 006372

PLAN DEMOGRAPHICS

	1/1/2012- 12/31/2012	1/1/2013- 12/31/2013
Total Participants*	484	467
Active Participants	406	387
Terminated Participants	74	77
Retired Participants	4	3
Average Account Balance for Participants*	\$32,217	\$39,635
Average Account Balance for Active Participants	\$33,156	\$40,894
Total (Contributions + Rollovers In)	\$1,152,843	\$1,149,852
Participant Deferrals	\$1,152,843	\$1,133,865
Rollovers In	\$0	\$15,988
Total Distributions	(\$720,545)	(\$918,930)
Percentage of Assets Distributed	4.6%	5.0%
Total Plan Assets	\$15,592,848	\$18,509,562

* Includes participants with balances. May include people with subplan specific status codes.

Total Number of Eligibles Making Deferrals is defined as an active participant with a deferral percentage or amount greater than zero.

Plan Assets

Plan Assets increased from \$15.6 to \$18.5 million from 1/1/2013 to 12/31/2013



Transactions	1/1/2012 - 12/31/2012	1/1/2013 - 12/31/2013
Enrollments	6	10
Transfers	875	998
Distributions	85	76

Asset Allocation/Net Activity By Age

January 1, 2013 to December 31, 2013

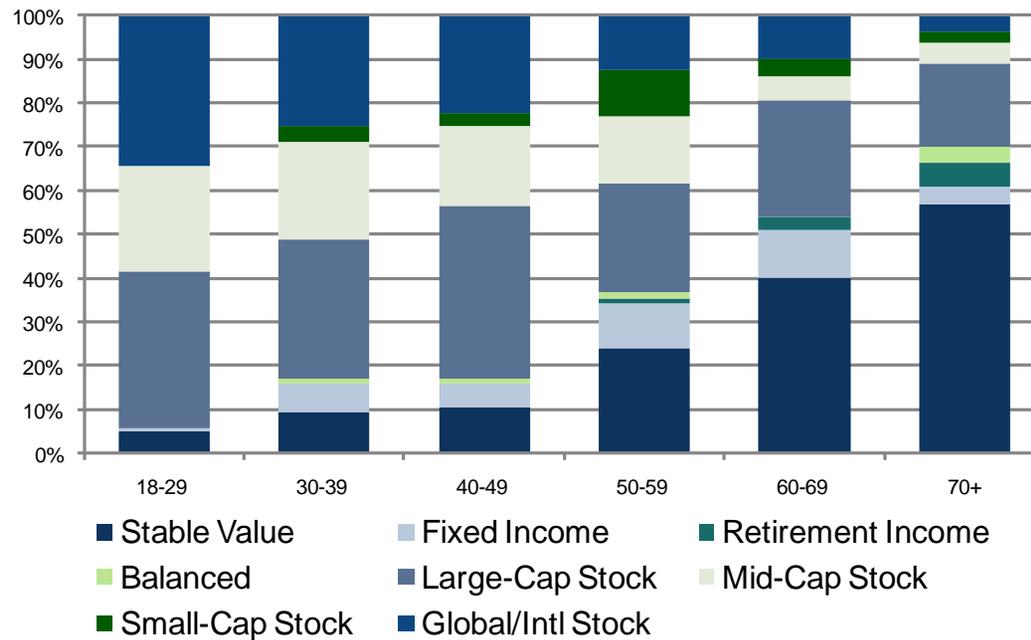
	18-29	30-39	40-49	50-59	60-69	70+	Total
Total Plan Assets	\$75,015	\$506,349	\$3,239,926	\$6,834,383	\$5,656,543	\$2,197,346	\$18,509,562
% Assets	0.41%	2.74%	17.50%	36.92%	30.56%	11.87%	100.00%
Contributions	\$25,743	\$63,244	\$191,995	\$492,633	\$284,227	\$76,023	\$1,133,865
Rollovers In	\$0	\$0	\$15,988	\$0	\$0	\$0	\$15,988
Total (Contributions + Rollovers In)	\$25,743	\$63,244	\$207,983	\$492,633	\$284,227	\$76,023	\$1,149,852
Cash Distributions	(\$4,651)	(\$39,291)	(\$36,587)	(\$34,377)	(\$80,643)	(\$47,471)	(\$243,019)
Rollovers Out	\$0	(\$2,053)	(\$35,171)	(\$178,837)	(\$306,675)	(\$153,175)	(\$675,911)
Total (Cash Distributions + Rollovers Out)	(\$4,651)	(\$41,344)	(\$71,757)	(\$213,215)	(\$387,317)	(\$200,646)	(\$918,930)
Net Activity	\$21,093	\$21,900	\$136,226	\$279,418	(\$103,090)	(\$124,623)	\$230,923
Total Participants	9	75	119	152	89	23	467
Avg. Account Balance	\$8,335	\$6,751	\$27,226	\$44,963	\$63,557	\$95,537	\$39,635
<i>Prudential Participants Avg. Account Balance</i>	\$7,148	\$24,692	\$52,376	\$79,003	\$95,832	\$107,210	\$56,487

“ 21 percent of workers are **Future Early Retirees—workers who plan to retire sooner than age 65.** ”

Source: TransAmerica Center For Retirement Studies. Unlocking Secrets of Retirement Readiness: Meet the Everyday People Who Are 'Power Planners' This survey was conducted online within the United States by Harris Interactive on behalf of Transamerica Center for Retirement Studies between January 21 – February 21, 2013, among a nationally representative sample of 3,651 full-time and part-time workers.



Assets by Asset Class and Age as of December 31, 2013



Those who are identified as the Knowledgeables, 31 percent of workers, believe they know what they should about retirement investing.

Source: TransAmerica Center For Retirement Studies. Unlocking Secrets of Retirement Readiness: Meet the Everyday People Who Are 'Power Planners' This survey was conducted online within the United States by Harris Interactive on behalf of Transamerica Center for Retirement Studies between January 21 – February 21, 2013, among a nationally representative sample of 3,651 full-time and part-time workers.

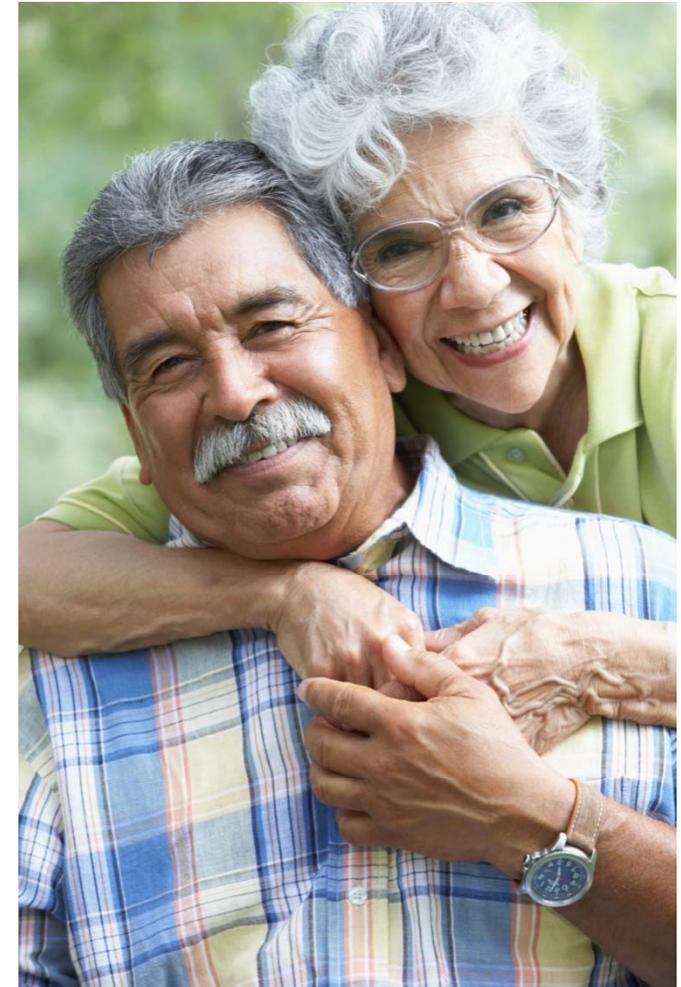
Fund Utilization By Age as of December 31, 2013

	18-29	30-39	40-49	50-59	60-69	70+	Total
Participants Invested in Only One Fund	1	6	14	24	20	12	77
Average # of Funds per Participant	4.8	5.4	5.3	5.5	4.6	3.2	5.1
<i>Prudential Participants Avg. # of Funds per Participant</i>	6.0	6.0	5.6	5.3	4.6	3.1	5.4
% of Plan Assets in Stable Value	4.83%	9.50%	10.35%	23.94%	40.11%	56.92%	29.95%
<i>Prudential Participants Avg. Stable Value % of Plan Assets</i>	11.47%	12.24%	15.27%	25.28%	40.74%	59.41%	26.90%

Utilization by Fund as of December 31, 2013

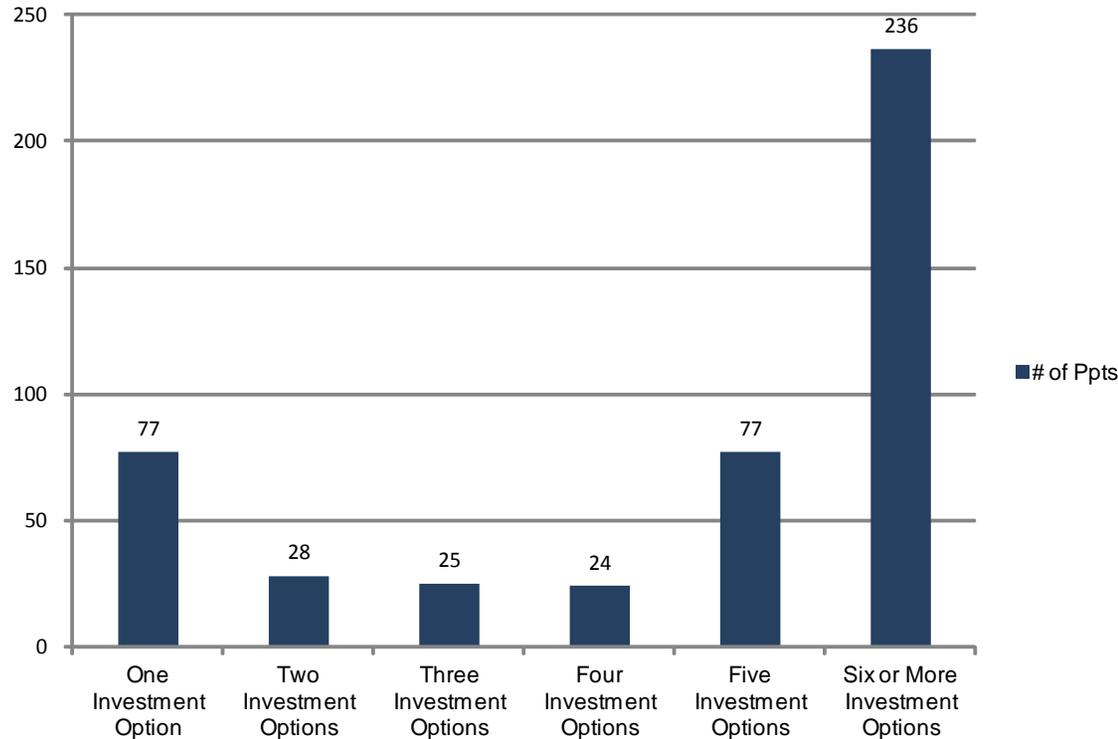
Fund Name	Balance	# of Ppts	Ppts Using as Sole Investment
GIBRALTAR GUARANTEED FUND	\$5,542,787	319	52
ALLIANZGI NFJ DIVIDEND VALUE INSTL	\$1,973,437	318	1
AMERICAN FUNDS EUROPACIFIC GROWTH FUND R4	\$1,815,682	285	1
FIDELITY ADVISOR NEW INSIGHTS I	\$1,800,965	316	6
CORE PLUS BOND/PIM CO FUND	\$1,625,456	222	2
AMERICAN FUNDS FUNDAMENTAL INVS R4	\$1,027,519	92	3
AMERICAN FUNDS CAPITAL WORLD G/I R4	\$569,143	62	0
MID CAP GROWTH / WESTFIELD CAPITAL FUND	\$565,619	256	0
MID CAP VALUE / SYSTEMATIC FUND	\$554,137	254	0
JANUS PERKINS MID CAP VALUE FUND CLASS T	\$349,718	39	0
BLACKROCK SMALL CAP GROWTH EQUITY INTSL	\$339,195	37	1
FIDELITY ADVISOR LEVERAGED CO STK I	\$336,903	33	2
INCOMEFLEX LT BALANCED FUND	\$323,700	9	5
PENNSYLVANIA MUTUAL INV	\$293,175	30	0
VANGUARD 500 INDEX SIGNAL	\$258,964	15	0
ALLIANZGI NFJ SMALL CAP VALUE INSTL	\$250,956	32	0
OAKMARK EQUITY & INCOME FUND	\$249,354	29	3
VANGUARD SMALL CAP INDEX SIGNAL	\$233,285	19	0
EATON VANCE ATLANTA CAPITAL SMID-CAP I	\$226,304	26	1
VANGUARD MID CAPITALIZATION INDEX SIGNAL	\$162,245	10	0
INCOMEFLEX LT INCOME & EQUITY FUND	\$11,020	1	0
Total	\$18,509,562		

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



Investment Utilization

as of December 31, 2013



“ The majority of all workers (57 percent) expect to self-fund their future retirement income through 401(k)s, 403(b)s, IRAs or other savings and investments. ”

Source: TransAmerica Center For Retirement Studies. Unlocking Secrets of Retirement Readiness: Meet the Everyday People Who Are 'Power Planners' This survey was conducted online within the United States by Harris Interactive on behalf of Transamerica Center for Retirement Studies between January 21 – February 21, 2013, among a nationally representative sample of 3,651 full-time and part-time workers.

GoalMaker® Utilization

During the period of 01/01/2013 to 12/31/2013, the GoalMaker participation rate was 42.61%.

GoalMaker Assets

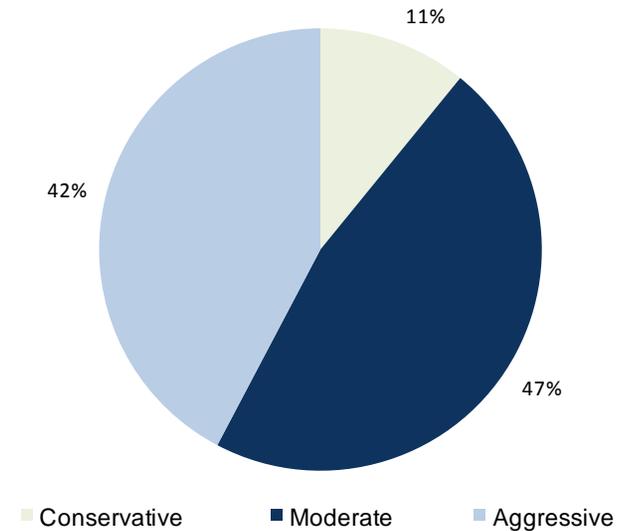
During the same time period, the average percentage of account assets directed to GoalMaker was 24.92%.

GoalMaker Participation

	3/31/2013	6/30/2013	9/30/2013	12/31/2013
Total Plan Assets in GoalMaker	\$3,991,421	\$3,994,021	\$4,363,172	\$4,612,302
Total # of Participants in GoalMaker	200	199	201	199
Total Participation Rate	41.84%	41.63%	42.58%	42.61%
Total % of Assets	24.38%	23.98%	25.00%	24.92%

Participant Age Range	Conservative	Moderate	Aggressive	Total
18-29	0	1	7	8
30-39	3	13	31	47
40-49	3	30	24	57
50-59	13	29	24	66
60-69	9	6	5	20
70+	1	0	0	1
Total	29	79	91	199

Participant Age Range	Conservative	Moderate	Aggressive	Total
18-29	\$0	\$7,469	\$64,441	\$71,910
30-39	\$22,784	\$69,543	\$200,517	\$292,844
40-49	\$21,147	\$849,282	\$845,770	\$1,716,199
50-59	\$260,780	\$1,068,083	\$628,066	\$1,956,928
60-69	\$111,773	\$165,641	\$211,765	\$489,179
70+	\$85,243	\$0	\$0	\$85,243
Total	\$501,726	\$2,160,018	\$1,950,559	\$4,612,302



IncomeFlex Participation

As Of 12/31/2013	50-59	60-69	70+	Grand Total
Number of Participants in IFX	4	5	1	10

IncomeFlex Select Assets

As of 12/31/2013, the participants invested in IncomeFlex have 61.58% of their total plan assets in these funds, with an average balance of \$33,472.

IncomeFlex Select Utilization

During the period of 1/1/2013 to 12/31/2013, the IncomeFlex participation rate was 2.14%.

“ Nine out of ten participants in defined contribution retirement plans seek guaranteed income that they cannot outlive. ”

Source: Prudential IncomeFlex Target® with Target-Date Funds **Deliver on what participants want most..** An online survey was conducted with 750 workers ages 45 to 65, who are participating in a defined contribution plan available through their current employer.

Roth Assets

During the period of 1/1/2013 to 12/31/2013 Roth assets increased from \$138,895 to \$288,444.

Roth Participants

During the same period participants with Roth assets increased from 28 to 46.

Roth Participants by Age

As of 12/31/2013, 41.3% of participants were ages 50 to 70+, while 58.7% were ages 18 to 49.

Path to a More Secure Retirement

As Of 12/31/2013	50-59	60-69	70+
Avg. Account Balance	\$44,963	\$63,557	\$95,537
<i>Prudential Participants Average Account Balance</i>	\$79,003	\$95,832	\$107,210

Plan Participation

	12/31/2012	12/31/2013
Total Number of Participants	484	467
Average Participant Account Balance	\$32,217	\$39,635

“ Fewer than half of Gen X consumers (46 percent) and fewer than one third (31 percent) of Gen Y consumers cite retirement as an important reason for saving. ”

Source: Sowing the Seeds for Retirement: Gen X and Gen Y Markets (2013), January, 23, 2013

Participant Distribution Statistics

Distribution Type	Amount of Withdrawals Taken				# of Withdrawals			
	1/1/2012 - 12/31/2012	1/1/2013 - 12/31/2013	Change	% Change	1/1/2012 - 12/31/2012	1/1/2013 - 12/31/2013	Change	% Change
External Rollover	\$574,246	\$653,322	\$79,077	14%	17	15	(2)	(12%)
Internal Rollover	\$0	\$22,588	\$22,588	n/a	0	1	1	n/a
Termination Distribution	\$62,647	\$177,720	\$115,073	184%	14	16	2	14%
Hardship Withdrawal	\$23,151	\$340	(\$22,811)	(99%)	10	1	(9)	(90%)
In-Service Withdrawal	\$26,861	\$42,968	\$16,107	60%	5	7	2	40%
Installment Payment	\$33,640	\$21,990	(\$11,650)	(35%)	33	29	(4)	(12%)
Miscellaneous Distributions	\$0	\$0	\$0	n/a	6	7	1	17%
Grand Total	\$720,545	\$918,930	\$198,384	28%	85	76	(9)	(11%)

1/1/2013 - 12/31/2013			
Distribution Type	Participant Age	Participant Count	Withdrawal Amount
Rollovers	Age <50	4	\$37,223
	Age >=50	12	\$638,687
Rollovers Total		16	\$675,911
Cash Distribution	Age <50	9	\$80,528
	Age >=50	51	\$162,491
Cash Distribution Total		60	\$243,019
Grand Total		76	\$918,930

"Miscellaneous Distributions" may contain the following: Trailing dividends, Adjustments, Forfeitures, In-kind stock distributions, Loan defaults. Negative amounts for a distribution may include adjustments, returned checks, or transaction reversals that crossed a reporting period end.

Assets and contributions reflect actual participant account balances and do not include forfeiture and / or expense account assets.

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 12/31/2013.

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Section III: Retirement Security Education

PARTICIPANT ENGAGEMENT PLAN

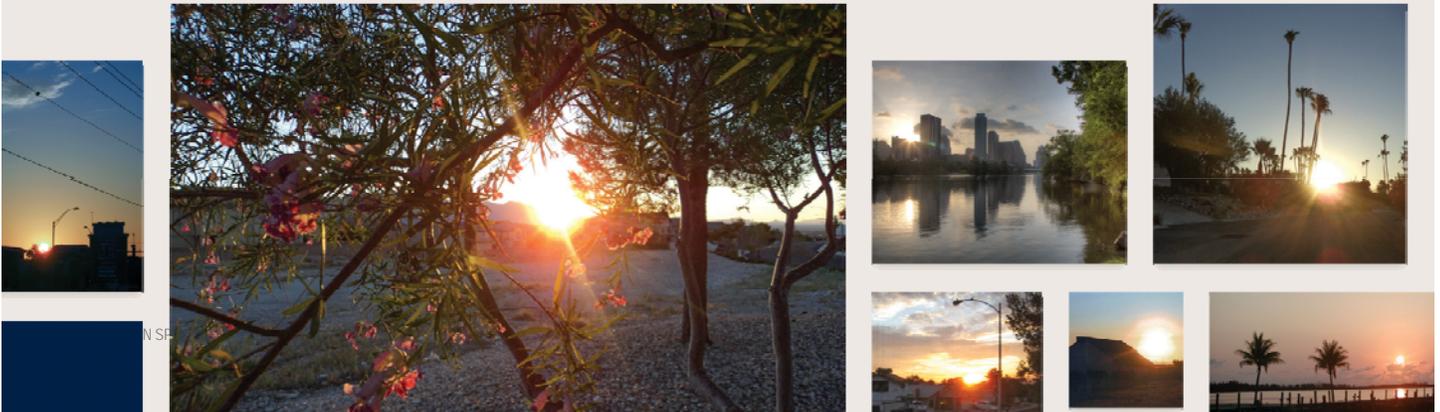
YOUR 2014

DAY ONE

PROGRAM

PREPARED FOR

Lancaster County



WHAT IS PARTICIPANT ENGAGEMENT?

Participant engagement refers to all the ways in which we reach out to participants and they reach out to us throughout their journey in the plan. We view every touch point as an opportunity to motivate participants to take positive steps, and to engage them analytically and emotionally in the process.



YOUR 2014 DAY ONE PARTICIPANT ENGAGEMENT PROGRAM

Our goal is to help your people reach their Day One of retirement confident that they will have the income they need for the next 6,000 days and beyond.

Every day for the next 20 years, 10,000 Baby Boomers*—many of whom are unprepared to retire**—will reach age 65. And, retirement angst is not just a Boomer phenomenon. Generation Y's first decade of retirement investing was marked by historic volatility—boom and bust cycles creating fear and inertia.

To achieve our goal, we will continue to address the complexity and uncertainty of retirement planning head-on by concentrating our efforts on the key elements that lead to positive action and Day One success:

1. MOTIVATE EMPLOYEES TO JOIN THE PLAN
2. ENCOURAGE THEM TO SAVE AS MUCH AS THEY CAN
3. GUIDE THEM TO MAKE SOUND CHOICES FOR THEIR FUTURE

At each step along the way, we celebrate actions and successes, big and small, while continuing to reinforce the main goal of retirement saving, investing, and planning: income that will last throughout retirement.

Our plans for the next year

Our communication plans reflect our ideas for reaching your entire employee base—both active participants as well as those team members not yet in the plan. It's also important to point out that the approaches we use with your employees and participants have been vetted by experienced professionals in behavioral motivation to ensure optimum effectiveness.

We look forward to refining these suggestions through this and the years to come.

*Mayo Clinic Robert and Arlene Kogod Center on Aging, January 1, 2011.

** Employee Benefits Research Institute 2011 Retirement Confidence Survey.



2013 PLAN DATA & DIAGNOSTICS

We have assessed the year-to-date metrics to determine the best approach to motivate those eligible to join, encourage participants to save more, and/or guide them to success as they get closer to their Day One and beyond.

PLAN NAME: Lancaster County	PLAN ID: 006372
PERIOD OF ANALYSIS: JANUARY 01, 2013– DECEMBER 30, 2013	CONSULTANT: PENNY MITCHELL

PLAN PARTICIPANT DEMOGRAPHICS

	18-29	30-39	40-49	50-59	60-69	70+	Total
Total Assets	\$75,015	\$506,349	\$3,239,926	\$6,834,383	\$5,656,543	\$2,197,346	\$18,509,562
% Assets	0.41%	2.74%	17.50%	36.92%	30.56%	11.87%	100.00%
Total PPTs	9	75	119	152	89	23	467
Average Balance	\$8,335	\$6,751	\$27,226	\$44,963	\$63,557	\$95,537	\$39,635
Contributions	\$24,191	\$57,211	\$177,697	\$460,086	\$258,648	\$71,678	\$1,049,512
Rollovers In	\$0	\$0	\$15,988	\$0	\$0	\$0	\$15,988
Total Incoming Dollars	\$24,191	\$57,211	\$193,685	\$460,086	\$258,648	\$71,678	\$1,065,499
Participant Cashouts	(\$4,651)	(\$39,291)	(\$36,587)	(\$34,377)	(\$80,643)	(\$47,471)	(\$243,019)
Rollovers Out	\$0	(\$2,053)	(\$35,171)	(\$178,837)	(\$306,675)	(\$153,175)	(\$675,911)
Total Distributions	(\$4,651)	(\$41,344)	(\$71,758)	(\$213,214)	(\$387,318)	(\$200,646)	(\$918,930)
Average Contribution Rate	5.0%	4.3%	5.4%	10.0%	32.0%	0.0%	7.4%
Average # Funds held	4.8	5.4	5.3	5.5	4.6	3.2	5.1
GoalMaker Total Assets	\$71,910	\$292,844	\$1,716,199	\$1,956,928	\$489,179	\$85,243	\$4,612,302
GoalMaker Total PPT	8	47	57	66	20	1	199
IncomeFlex Participation			Total Assets		\$334,719	Participant Count	10

This information should not be considered an offer or solicitation of securities or 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.

DAY ONE INITIATIVES FOR THE YEAR

Our efforts are made up of three types of initiatives:

Targeted

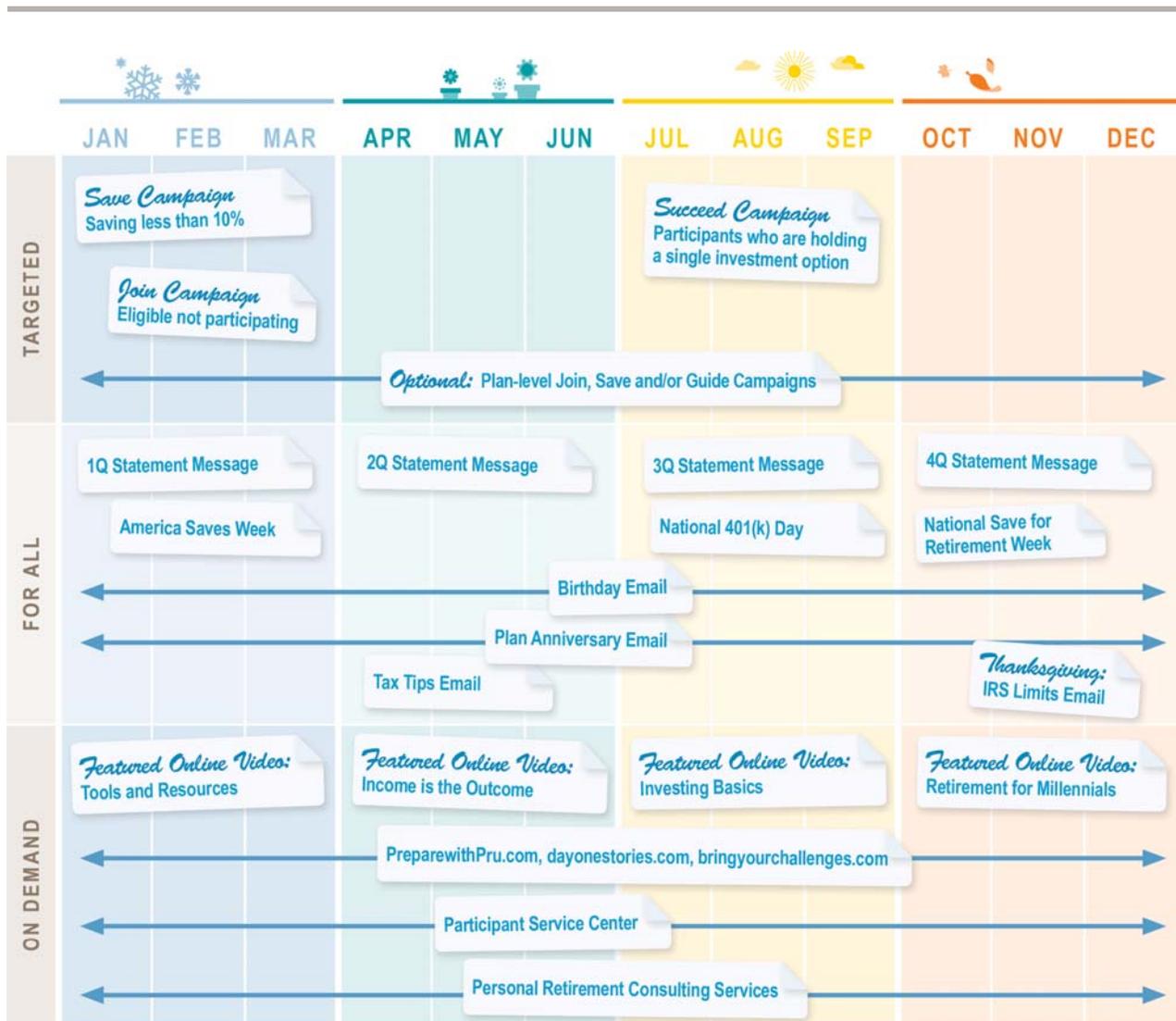
Initiated by Prudential, these are designed to inspire employees meeting certain characteristics. For more details, see page 7.

For All

Also initiated by Prudential, these are delivered proactively to all participants, though they may be tailored to speak to different age groups. For more details, see page 9.

On Demand

Your employees must seek these resources from Prudential. Many are available 24/7, so they can be accessed when convenient. For more details, see page 11.



DAY ONE PROGRAM FOR 2014

TARGETED

	Target Audience	Summary	Delivery*	Call to Action
	Millennial, midcareer, and near-retirees saving less than 10%	Encourage to Save Individuals receive either a maximizing contributions or catch-up message. Those who do not take action within 30 days of the first communication will receive a follow-up email (or traditional direct mail).	 Print (if email is N/A)  Email	Increase savings
	Millennial, midcareer, and near-retirees eligible but not participating	Motivate to Join All eligible nonparticipating individuals will receive print or email invitations encouraging them to join the plan.	 	Join the plan
	Millennial, midcareer, and near-retirees invested in one option (not a target-date option)	Guide to Succeed Individuals will receive a message about the importance of asset allocation. Individuals who do not take action within 30 days of the first communication will receive a follow-up email (or traditional direct mail).	 	Take advantage of an investment allocation strategy that's appropriate for you

*Reaching out to those eligible to join the plan is only possible when the email (preferred) and home addresses are provided to us or are on our recordkeeping system.

DAY ONE PROGRAM FOR 2014

The Day One program offers messaging that can be customized through copy, photography and theme to hone in on specific challenges and particular demographics.

TARGETED IN-PLAN CAMPAIGNS

Tailored Messaging Example: Motivate to Join Poster

Nearing retirement	Midcareer	Millennials	
<p>1 Plan sponsor logo</p> <p>2 Age-appropriate visuals</p> <p>3 Headlines speak with the language and tone best suited to each demographic</p> <p>4 Body copy flows with the headline with audience-appropriate details to reinforce the theme</p> <p>5 Tailored call-to-action with smartphone QR code to get started quickly from anywhere</p>			

Available Custom Media

<p>Poster</p>	<p>Postcard</p>	<p>Email</p>	<p>QR Wallet Card</p>
---------------	-----------------	--------------	-----------------------

Sample Campaign Options Available

Motivate to Join	Encourage to Save	Guide to Succeed
Join the Plan Auto-Enrollment Opt-Outs Quick Join Eligible for Employer Contributions	Increase Savings Optimize the Employer Contribution Enroll in Contribution Accelerator Take Advantage of Catch-Up Contributions	Asset Allocation Use the Retirement Income Calculator Tools and Resources Go Paperless

DAY ONE PROGRAM FOR 2014

FOR ALL

	Target Audience	Summary	Delivery	Call to Action
	All employees, both eligible and participating	Happy Birthday Wishes We will wish employees a happy birthday and invite them to give themselves the gift of a secure Day One of retirement, and all the birthdays to follow, by joining or saving more in the plan.		Increase savings
	All participating employees	Plan anniversary Celebration We will wish individuals a happy anniversary with an upbeat message about it being a good time to reflect on their plans and actions for their Day One of retirement.		Increase savings
	All employees, both eligible and participating	Tax Tips Encourage individuals to view tax season, and any potential refund, as an opportunity to save more for retirement.		Increase savings
	Millennial, midcareer, and near-retirees	Thanksgiving/IRS Limits Email Wish participants a happy holiday and provide detailed 2014 IRS limits. A separate version sent to those over age 50 with the message that there's still time to make catch-up contributions.		Increase savings
	Millennial, midcareer, and near-retirees	National "Retirement Holiday" Celebrations/Promotions Encourage participants to save more (maximize contributions/match, make catch-up contributions) by logging in to their retirement accounts, using the Retirement Income Calculator, and determining whether they're already saving enough or if they need to do more. All share the appropriate America Saves Week, National 401(k) Day, or National Save for Retirement Week theme, where appropriate.	Poster Flyer Web IVR 	Increase savings

DAY ONE PROGRAM FOR 2014

FOR ALL

Participant Statements

Account statements are provided to each participant on a quarterly basis, either in hard copy or digitally, and can include customized plan messages. We suggest educational messaging for you to include each quarter and have outlined the expected topics below.

Summary

Call to Action

Quarterly Statement Messages



Printed statement with messaging



Online banners change quarterly to reinforce statement messages

1st quarter end

Complementing the tax-themed email to be sent on April 1, this will encourage individuals to view their tax refund as an opportunity to bump up retirement savings.

Increase savings

2nd quarter end

Encourage participants to reflect on whether they have received a pay increase since the last time they set their savings rate. If it's been a while, it may be time to increase their retirement savings.

Increase savings

3rd quarter end

Complementing the benefits-themed email on October 15, we will remind participants as we enter open enrollment season that it's time to check up on their retirement benefits – log in and use the Retirement Income Calculator to check progress.

Use the RIC

4th quarter end

A New Year's Resolution message encouraging them to learn something new on PreparewithPru.com, and register and view online webinars they might have missed during the year.

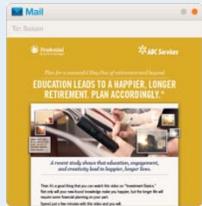
Visit PreparewithPru.com

DAY ONE PROGRAM FOR 2014

ON DEMAND

Featured Online Videos

As part of our ongoing efforts to make education available in a variety of formats, we are continuing our series of action-based tools that provide convenient and easy-to-access retirement planning education. These videos are prerecorded and available at any time on demand. We will feature one webinar each quarter, and announcements will be made via email invitations.

	Target Audience	Summary	Call to Action
 <p>Investment Basics video</p>	Millennial, midcareer, near-retirees, and retirees	1st Quarter: Tools and Resources A discussion of the tools Prudential provides to help you manage your retirement account.	Use the RIC Visit PreparewithPru.com
	Millennial, midcareer, and near-retirees	2nd Quarter: Income is the Outcome While having enough saved for Day One is important, a steady stream of income to last throughout the days to follow is critical. This will cover the common options for providing guaranteed income streams.	Increase savings
 <p>Email invitation</p>	Millennial, midcareer, and near-retirees	3rd Quarter: Investing Basics How investing for a secure Day One of retirement is easier than you think, especially when you have a workplace-sponsored retirement plan to help you.	Diversify investments
	Millennial, midcareer, and near-retirees	4th Quarter: Retirement and Millennials How your retirement is more important to you today than you might think, and how tools and resources from Prudential make it easy to learn more about saving and investing for your future.	Join the plan Increase savings

2014 Day One Videos On Demand (In Development)

Those who need a shorter, “bite-sized” approach to retirement plan education will be able to take advantage of our prerecorded

web-based learning modules on various themes. Each video will be a “snackable” 5 to 6 minutes in length and fits within each of our three tenets: **Element**

Examples of “Snackable” Videos

 <p>Creating a Solid Budget video</p>	Motivate to Join	<ul style="list-style-type: none"> 5 Key Actions You Can Take To Get Ready for Day One 3 Ways Joining Your Retirement Plan Makes It Easy to Save
	Encourage to Save	<ul style="list-style-type: none"> 4 Reasons Why Saving More Now Can Help You Meet Your Goals
	Guide to Succeed	<ul style="list-style-type: none"> You as an Investor Creating a Solid Budget

DAY ONE PROGRAM FOR 2014

ON DEMAND

2014 Day One Workshops

Our lineup of core and specialty workshops is a comprehensive, yet flexible, suite of materials that can be delivered as part of traditional in-person group meetings, or electronically via webinar. After reviewing your plan data and diagnostics, understanding the direction that you want your plan to go in, and considering your plan's features, we suggest the following workshops for 2014:

✓ Title	Element	Description
✓ The "How Do I Save for Retirement" Challenge*	Join	Shows participants how to get started with their retirement plan, overcome the hurdles for saving, and where they can go for additional help by highlighting key plan features and resources.
The "Where to Save" Challenge	Join	Describes the various options available for saving and how to strike an appropriate balance among them. Topics include why it's important to save for retirement, four options for building retirement savings, and five advantages of saving through the employer plan.
✓ The "How Do I Save More for Retirement" Challenge*	Save	Explains the importance of increasing one's contributions by using clear, compelling examples to inspire action. It is ideal for participants who are beyond making the decision to enroll.
The "Creating a Solid Budget" Challenge	Save	Stresses to participants why creating a budget is important, and then shows them how to create a budget to manage debt and spending, and steps to increase savings.
✓ The "How Do I Choose My Investments" Challenge*	Succeed	Addresses the importance of selecting a proper investment mix and explores the basics of asset allocation, including the plan's "Do It Myself" vs. "Do It With Help" options.
The "How to Make the Most Out of My Retirement Savings" Challenge	Succeed	Invites participants in their 20s and 30s to begin thinking about how they will prepare for retirement and conveys to them the three important steps to take now to prepare for retirement: maximize current savings, project future resources, and explore income options.
The "5 Steps to Retirement Readiness" Challenge	Succeed	Helps midcareer individuals visualize their retirement, project expenses today and in retirement, understand where their retirement income will come from and how they can protect it, and how to save more now.
The "Why It's Important for Women to Prepare for Retirement" Challenge	Succeed	Explores some of the factors and key considerations that are unique to women preparing for financial security and explains how longevity and workforce issues affect women and preparing for retirement. Provides valuable tips on what women can do to help secure their retirements.
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The "How Having a Game Plan Can Help Secure Your Retirement" Challenge*	Join Save Succeed	Provides participants with a comprehensive game plan for retirement by touching on all the things participants can do today to best prepare for a more secure tomorrow, including joining the plan, increasing savings, and asset allocation.

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DAY ONE PROGRAM FOR 2014

ON DEMAND

Online and On-Call Resources



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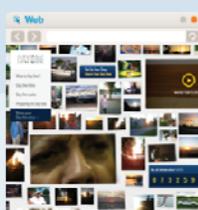
The Challenges Lab (bringyourchallenges.com)

The Challenge Lab helps participants explore the challenges that get in the way of planning for a more secure financial future and provides inspiration in a fun and engaging way.



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This site brings to life the stories of just a few of the 10,000 Americans retiring every day, as they mark their Day One of retirement and embark on their new journey.

DAY ONE PROGRAM FOR 2014

ON DEMAND

New Participant Digital Tools



Retirement Income Calculator 2.0

The next version of our award-winning online planning tool will include:

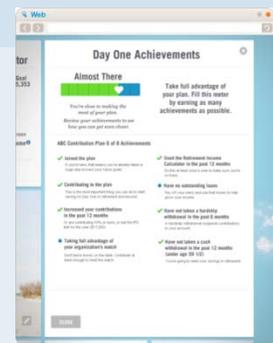
- Values-focused images depicting participants' interests and retirement dreams interwoven throughout to help participants visualize their life in retirement;
- More thorough, in-depth next steps in a personalized report and action plan with specific, practical guidance; and
- An undeniable "Do It Now" button to make it easy to implement the personalized guidance.

The Retirement Income Calculator 2.0 will quickly become the main way that participants understand if they're doing enough for their Day One of retirement, and what to do if they're not.

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This amazing tool is a quick-and-easy visual representation of how well participants are utilizing their retirement plan benefits. Incorporated into their account, the robust Meter monitors a participant's account activity and:

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Quick Join

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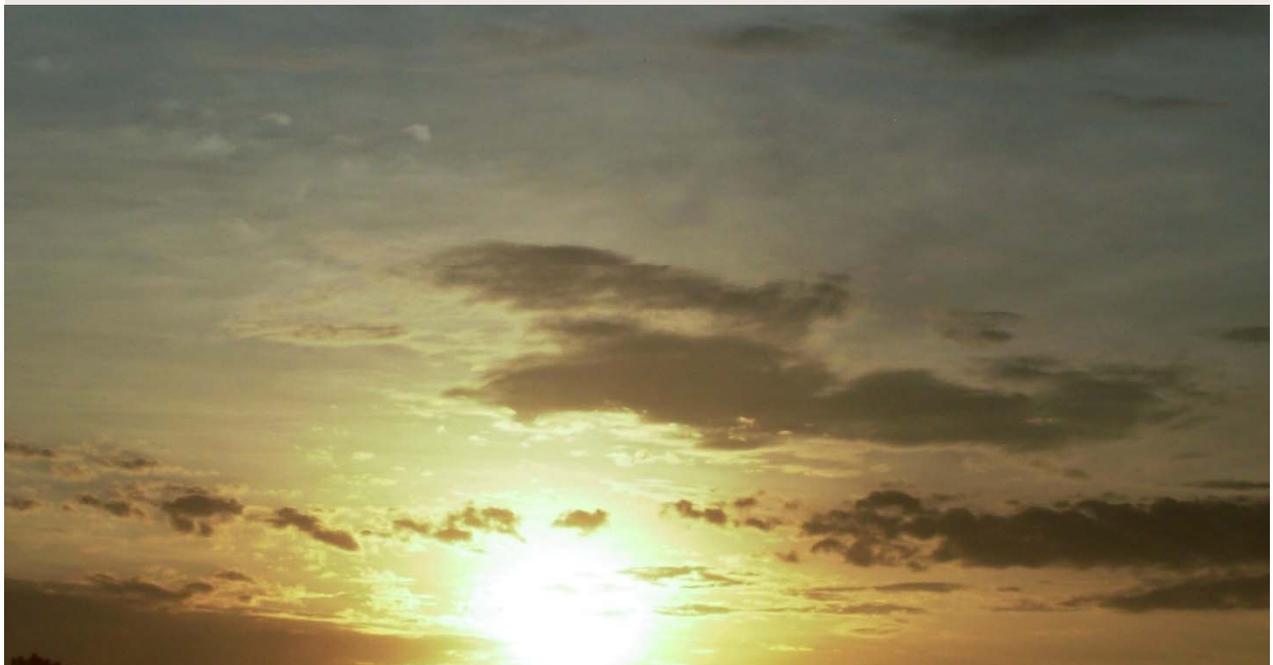
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THANK YOU

Our mission is to help you achieve your desired plan outcomes—from satisfying fiduciary obligations to having a successful, competitive retirement plan. To ensure that we continue to drive the outcomes you are trying to achieve, we suggest that you implement the 2014 Participant Engagement Plan outlined in this document in partnership with your plan advisors.

We will track and report results and build on the program as we learn more about how participants are responding and taking steps to a more secure Day One of retirement confident that they will have the income required for every day that follows.

If you have any questions on your Participant Engagement Plan, please reach out to a member of your relationship management team. Thank you for your continued partnership.





280 Trumbull Street
Hartford, CT 06103

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PARTICIPANT ENGAGEMENT PLAN

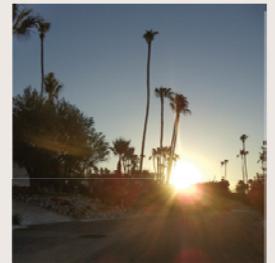
YOUR 2014

DAY ONE

PROGRAM

PREPARED FOR

Lancaster County



WHAT IS PARTICIPANT ENGAGEMENT?

Participant engagement refers to all the ways in which we reach out to participants and they reach out to us throughout their journey in the plan. We view every touch point as an opportunity to motivate participants to take positive steps, and to engage them analytically and emotionally in the process.



YOUR 2014 DAY ONE PARTICIPANT ENGAGEMENT PROGRAM

Our goal is to help your people reach their Day One of retirement confident that they will have the income they need for the next 6,000 days and beyond.

Every day for the next 20 years, 10,000 Baby Boomers*—many of whom are unprepared to retire**—will reach age 65. And, retirement angst is not just a Boomer phenomenon. Generation Y's first decade of retirement investing was marked by historic volatility—boom and bust cycles creating fear and inertia.

To achieve our goal, we will continue to address the complexity and uncertainty of retirement planning head-on by concentrating our efforts on the key elements that lead to positive action and Day One success:

1. MOTIVATE EMPLOYEES TO JOIN THE PLAN
2. ENCOURAGE THEM TO SAVE AS MUCH AS THEY CAN
3. GUIDE THEM TO MAKE SOUND CHOICES FOR THEIR FUTURE

At each step along the way, we celebrate actions and successes, big and small, while continuing to reinforce the main goal of retirement saving, investing, and planning: income that will last throughout retirement.

Our plans for the next year

Our communication plans reflect our ideas for reaching your entire employee base—both active participants as well as those team members not yet in the plan. It's also important to point out that the approaches we use with your employees and participants have been vetted by experienced professionals in behavioral motivation to ensure optimum effectiveness.

We look forward to refining these suggestions through this and the years to come.

*Mayo Clinic Robert and Arlene Kogod Center on Aging, January 1, 2011.

** Employee Benefits Research Institute 2011 Retirement Confidence Survey.



2013 PLAN DATA & DIAGNOSTICS

We have assessed the year-to-date metrics to determine the best approach to motivate those eligible to join, encourage participants to save more, and/or guide them to success as they get closer to their Day One and beyond.

PLAN NAME: Lancaster County	PLAN ID: 006371
PERIOD OF ANALYSIS: JANUARY 01, 2013– DECEMBER 31, 2013	CONSULTANT: PENNY MITCHELL

PLAN PARTICIPANT DEMOGRAPHICS

	18-29	30-39	40-49	50-59	60-69	70+	Total
Total Assets	\$762,751	\$10,969,738	\$23,632,585	\$44,846,729	\$33,016,039	\$9,160,019	\$122,387,860
% Assets	0.62%	8.96%	19.31%	36.64%	26.98%	7.48%	100.00%
Total PPTs	63	221	259	313	197	50	1,103
Average Balance	\$12,107	\$49,637	\$91,246	\$143,280	\$167,594	\$183,200	\$110,959
Contributions	\$322,394	\$1,159,632	\$1,400,514	\$1,757,660	\$887,575	\$116,721	\$5,648,913
Total Incoming Dollars	\$322,394	\$1,159,632	\$1,400,514	\$1,757,660	\$887,575	\$116,721	\$5,648,913
Participant Cashouts	(\$27,542)	(\$484,373)	(\$174,367)	(\$525,847)	(\$958,849)	(\$443,865)	(\$2,614,842)
Rollovers Out	(\$1,156)	(\$109,786)	(\$768,466)	(\$459,775)	(\$2,050,712)	(\$367,813)	(\$3,757,709)
Total Distributions	(\$28,698)	(\$594,159)	(\$942,833)	(\$985,622)	(\$3,009,561)	(\$811,678)	(\$6,372,551)
Average # Funds held	3.9	4.5	5.1	5.0	4.2	2.9	4.6
GoalMaker Total Assets	\$423,229	\$6,392,798	\$11,829,414	\$15,389,711	\$5,384,040	\$376,995	\$39,796,186
GoalMaker Total PPT	29	105	113	95	41	2	385
IncomeFlex Participation			Total Assets		\$2,150,243	Participant Count	19

This information should not be considered an offer or solicitation of securities or 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.

DAY ONE INITIATIVES FOR THE YEAR

Our efforts are made up of three types of initiatives:

Targeted

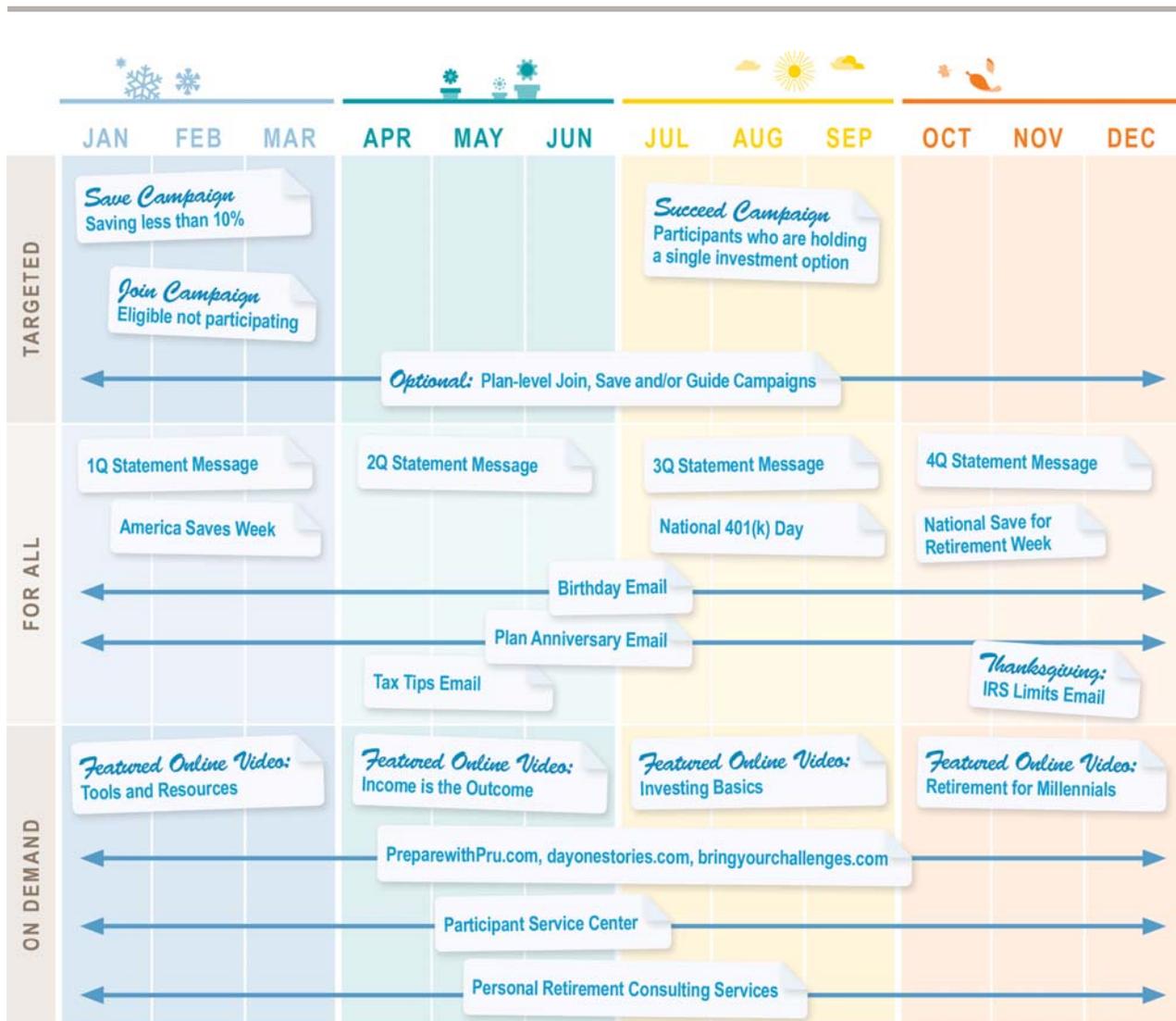
Initiated by Prudential, these are designed to inspire employees meeting certain characteristics. For more details, see page 7.

For All

Also initiated by Prudential, these are delivered proactively to all participants, though they may be tailored to speak to different age groups. For more details, see page 9.

On Demand

Your employees must seek these resources from Prudential. Many are available 24/7, so they can be accessed when convenient. For more details, see page 11.



DAY ONE PROGRAM FOR 2014

TARGETED

	Target Audience	Summary	Delivery*	Call to Action
	Millennial, midcareer, and near-retirees saving less than 10%	Encourage to Save Individuals receive either a maximizing contributions or catch-up message. Those who do not take action within 30 days of the first communication will receive a follow-up email (or traditional direct mail).	 Print (if email is N/A)  Email	Increase savings
	Millennial, midcareer, and near-retirees eligible but not participating	Motivate to Join All eligible nonparticipating individuals will receive print or email invitations encouraging them to join the plan.	 	Join the plan
	Millennial, midcareer, and near-retirees invested in one option (not a target-date option)	Guide to Succeed Individuals will receive a message about the importance of asset allocation. Individuals who do not take action within 30 days of the first communication will receive a follow-up email (or traditional direct mail).	 	Take advantage of an investment allocation strategy that's appropriate for you

*Reaching out to those eligible to join the plan is only possible when the email (preferred) and home addresses are provided to us or are on our recordkeeping system.

DAY ONE PROGRAM FOR 2014

The Day One program offers messaging that can be customized through copy, photography and theme to hone in on specific challenges and particular demographics.

TARGETED IN-PLAN CAMPAIGNS

Tailored Messaging Example: Motivate to Join Poster

Nearing retirement	Midcareer	Millennials	
<p>1 Plan sponsor logo</p> <p>2 Age-appropriate visuals</p> <p>3 Headlines speak with the language and tone best suited to each demographic</p> <p>4 Body copy flows with the headline with audience-appropriate details to reinforce the theme</p> <p>5 Tailored call-to-action with smartphone QR code to get started quickly from anywhere</p>			

Available Custom Media

<p>Poster</p>	<p>Postcard</p>	<p>Email</p>	<p>QR Wallet Card</p>
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Sample Campaign Options Available

Motivate to Join	Encourage to Save	Guide to Succeed
Join the Plan Auto-Enrollment Opt-Outs Quick Join Eligible for Employer Contributions	Increase Savings Optimize the Employer Contribution Enroll in Contribution Accelerator Take Advantage of Catch-Up Contributions	Asset Allocation Use the Retirement Income Calculator Tools and Resources Go Paperless

DAY ONE PROGRAM FOR 2014

FOR ALL

	Target Audience	Summary	Delivery	Call to Action
	All employees, both eligible and participating	Happy Birthday Wishes We will wish employees a happy birthday and invite them to give themselves the gift of a secure Day One of retirement, and all the birthdays to follow, by joining or saving more in the plan.		Increase savings
	All participating employees	Plan anniversary Celebration We will wish individuals a happy anniversary with an upbeat message about it being a good time to reflect on their plans and actions for their Day One of retirement.		Increase savings
	All employees, both eligible and participating	Tax Tips Encourage individuals to view tax season, and any potential refund, as an opportunity to save more for retirement.		Increase savings
	Millennial, midcareer, and near-retirees	Thanksgiving/IRS Limits Email Wish participants a happy holiday and provide detailed 2014 IRS limits. A separate version sent to those over age 50 with the message that there's still time to make catch-up contributions.		Increase savings
	Millennial, midcareer, and near-retirees	National "Retirement Holiday" Celebrations/Promotions Encourage participants to save more (maximize contributions/match, make catch-up contributions) by logging in to their retirement accounts, using the Retirement Income Calculator, and determining whether they're already saving enough or if they need to do more. All share the appropriate America Saves Week, National 401(k) Day, or National Save for Retirement Week theme, where appropriate.	 Poster  Flyer  Web  IVR 	Increase savings

DAY ONE PROGRAM FOR 2014

FOR ALL

Participant Statements

Account statements are provided to each participant on a quarterly basis, either in hard copy or digitally, and can include customized plan messages. We suggest educational messaging for you to include each quarter and have outlined the expected topics below.

Summary

Call to Action

Quarterly Statement Messages



Printed statement with messaging



Online banners change quarterly to reinforce statement messages

1st quarter end

Complementing the tax-themed email to be sent on April 1, this will encourage individuals to view their tax refund as an opportunity to bump up retirement savings.

Increase savings

2nd quarter end

Encourage participants to reflect on whether they have received a pay increase since the last time they set their savings rate. If it's been a while, it may be time to increase their retirement savings.

Increase savings

3rd quarter end

Complementing the benefits-themed email on October 15, we will remind participants as we enter open enrollment season that it's time to check up on their retirement benefits – log in and use the Retirement Income Calculator to check progress.

Use the RIC

4th quarter end

A New Year's Resolution message encouraging them to learn something new on PreparewithPru.com, and register and view online webinars they might have missed during the year.

Visit PreparewithPru.com

DAY ONE PROGRAM FOR 2014

ON DEMAND

Featured Online Videos

As part of our ongoing efforts to make education available in a variety of formats, we are continuing our series of action-based tools that provide convenient and easy-to-access retirement planning education. These videos are prerecorded and available at any time on demand. We will feature one webinar each quarter, and announcements will be made via email invitations.

	Target Audience	Summary	Call to Action
 <p>Investment Basics video</p>	Millennial, midcareer, near-retirees, and retirees	1st Quarter: Tools and Resources A discussion of the tools Prudential provides to help you manage your retirement account.	Use the RIC Visit PreparewithPru.com
	Millennial, midcareer, and near-retirees	2nd Quarter: Income is the Outcome While having enough saved for Day One is important, a steady stream of income to last throughout the days to follow is critical. This will cover the common options for providing guaranteed income streams.	Increase savings
	Millennial, midcareer, and near-retirees	3rd Quarter: Investing Basics How investing for a secure Day One of retirement is easier than you think, especially when you have a workplace-sponsored retirement plan to help you.	Diversify investments
 <p>Email invitation</p>	Millennial, midcareer, and near-retirees	4th Quarter: Retirement and Millennials How your retirement is more important to you today than you might think, and how tools and resources from Prudential make it easy to learn more about saving and investing for your future.	Join the plan Increase savings

2014 Day One Videos On Demand (In Development)

Those who need a shorter, “bite-sized” approach to retirement plan education will be able to take advantage of our prerecorded

web-based learning modules on various themes. Each video will be a “snackable” 5 to 6 minutes in length and fits within each of our three tenets: **Element**

Examples of “Snackable” Videos

 <p>Creating a Solid Budget video</p>	Motivate to Join	<ul style="list-style-type: none"> 5 Key Actions You Can Take To Get Ready for Day One 3 Ways Joining Your Retirement Plan Makes It Easy to Save
	Encourage to Save	<ul style="list-style-type: none"> 4 Reasons Why Saving More Now Can Help You Meet Your Goals
	Guide to Succeed	<ul style="list-style-type: none"> You as an Investor Creating a Solid Budget

DAY ONE PROGRAM FOR 2014

ON DEMAND

2014 Day One Workshops

Our lineup of core and specialty workshops is a comprehensive, yet flexible, suite of materials that can be delivered as part of traditional in-person group meetings, or electronically via webinar. After reviewing your plan data and diagnostics, understanding the direction that you want your plan to go in, and considering your plan's features, we suggest the following workshops for 2014:

✓ Title	Element	Description
✓ The "How Do I Save for Retirement" Challenge*	Join	Shows participants how to get started with their retirement plan, overcome the hurdles for saving, and where they can go for additional help by highlighting key plan features and resources.
The "Where to Save" Challenge	Join	Describes the various options available for saving and how to strike an appropriate balance among them. Topics include why it's important to save for retirement, four options for building retirement savings, and five advantages of saving through the employer plan.
✓ The "How Do I Save More for Retirement" Challenge*	Save	Explains the importance of increasing one's contributions by using clear, compelling examples to inspire action. It is ideal for participants who are beyond making the decision to enroll.
The "Creating a Solid Budget" Challenge	Save	Stresses to participants why creating a budget is important, and then shows them how to create a budget to manage debt and spending, and steps to increase savings.
✓ The "How Do I Choose My Investments" Challenge*	Succeed	Addresses the importance of selecting a proper investment mix and explores the basics of asset allocation, including the plan's "Do It Myself" vs. "Do It With Help" options.
The "How to Make the Most Out of My Retirement Savings" Challenge	Succeed	Invites participants in their 20s and 30s to begin thinking about how they will prepare for retirement and conveys to them the three important steps to take now to prepare for retirement: maximize current savings, project future resources, and explore income options.
The "5 Steps to Retirement Readiness" Challenge	Succeed	Helps midcareer individuals visualize their retirement, project expenses today and in retirement, understand where their retirement income will come from and how they can protect it, and how to save more now.
The "Why It's Important for Women to Prepare for Retirement" Challenge	Succeed	Explores some of the factors and key considerations that are unique to women preparing for financial security and explains how longevity and workforce issues affect women and preparing for retirement. Provides valuable tips on what women can do to help secure their retirements.
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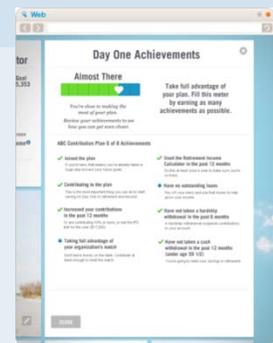
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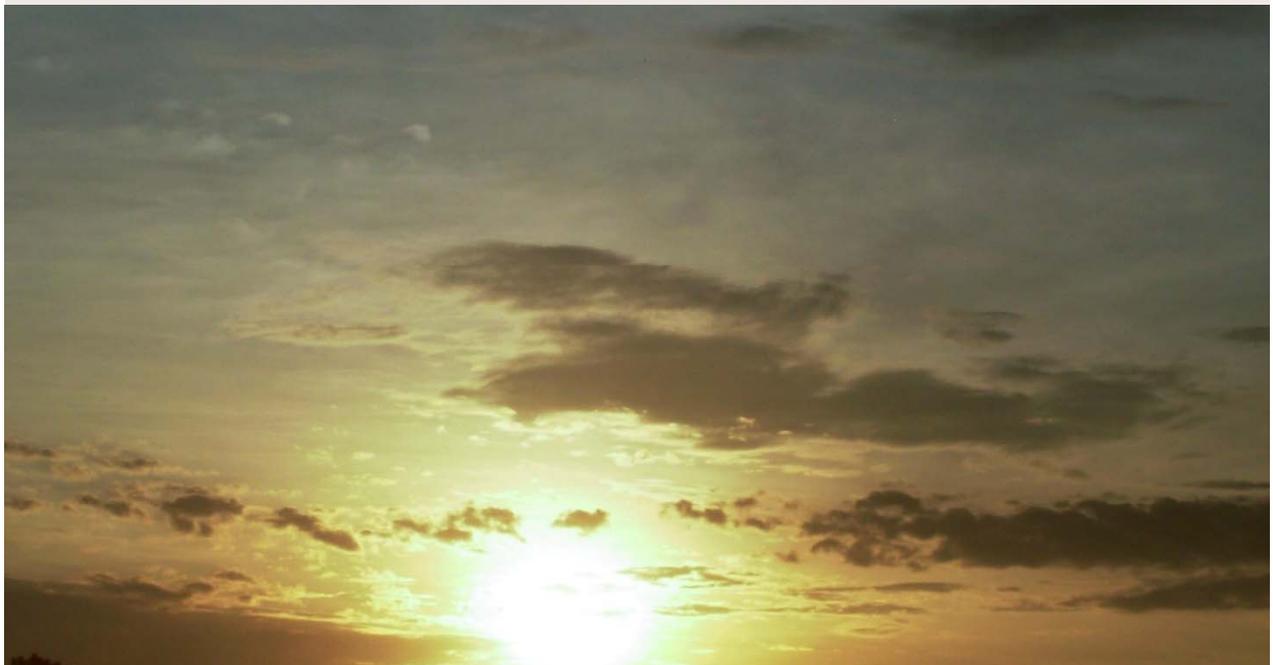
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“Although achieving retirement security has become more challenging, there are steps that individuals and institutions can take to significantly improve retirement security prospects. Improving individuals’ saving and investing behavior, increasing access to and utilization of guaranteed lifetime income products, and optimizing Social Security benefits can all make retirement more affordable, attainable, and secure.”



280 Trumbull Street
Hartford, CT 06103

Prudential Total Return Bond Z

Key Facts

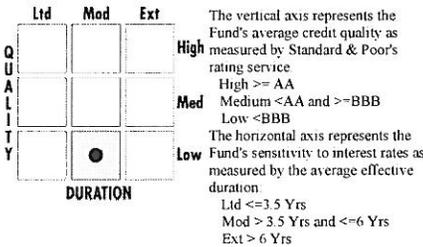
INVESTMENT ADVISOR: Prudential Investments LLC
FUND CATEGORY: Intermediate-Term Bond
INDEX: Barclays US Agg Bond TR USD@
NET ASSETS: \$1,134.5 Million
INCEPTION DATE: 9/16/1996
TICKER SYMBOL: PDBZX
GROSS EXPENSE RATIO: 0.64% of Fund Assets
OVERALL # OF FUNDS IN MORNINGSTAR CATEGORY: 946
OVERALL MORNINGSTAR RATING™: ★★★★★
PORTFOLIO MANAGERS: Kay T. Willcox, Robert Tipp, CFA, Richard Piccirillo, Michael J. Collins, CFA

Overall Morningstar Rating as of quarter ending 12/31/2013. The Morningstar Rating shown is for the share class of this Fund only, other classes may have different performance characteristics. ©2013 Morningstar, Inc. All Rights Reserved. Additional Morningstar information is available in the User Guide.

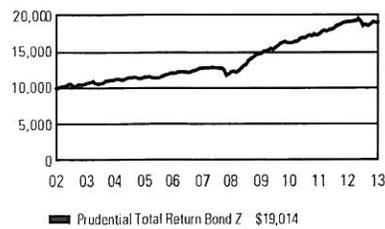
Investor Risk Profile

LOW	BELOW AVERAGE	AVERAGE	ABOVE AVERAGE	HIGH
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Morningstar® Style Box™ As of 12/31/2013



Results of \$10,000 Investment*



Annual Performance*

	Fund	Index
2013	-0.92%	-2.02%
2012	9.82%	4.21%
2011	7.78%	7.84%
2010	9.93%	6.54%
2009	20.01%	5.93%

Objective/Description

The investment seeks total return. The fund normally invests at least 80% of the investable assets in bonds, which include all fixed-income securities, other than preferred stock, with a maturity at date of issue of greater than one year. It may invest up to 50% of investable assets in high risk, below investment-grade securities having a rating not lower than CCC-also known as high-yield debt securities or junk bonds. The fund may invest up to 45% of investable assets in foreign debt securities. There is no assurance the objectives of the Fund will be met. Shares of this Fund are neither issued nor guaranteed by the U.S. Government. Fixed income investment (bond) funds are subject to interest rate risk; their value will decline as interest rates rise.

Top Five Holdings

As of 11/30/2013

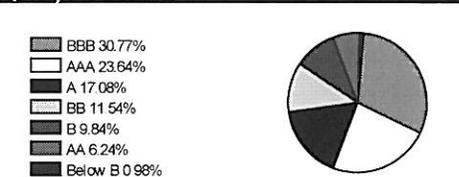
Us 5yr Note Mar14 3/31/14	11.46%
Us 10yr Note Fut Mar14	9.16%
Recv Pyfix 1.334 11/15/19	2.61%
Payb Pyfix 1.334 11/15/19	2.54%
Payb Recfix 1.49% 11.5.19	1.79%

Top Five Sectors

As of 11/30/2013

Government	32.49%
US Corporate	31.34%
Securitized	17.83%
Derivative	15.64%
Cash (% of Fl assets)	1.39%

Quality Distribution



Portfolio Characteristics

As of 11/30/2013

	Fund	Index
Effective Duration (Yrs)	6.11	NA
Average Maturity (Yrs)	NA	NA

Performance*(%)

As of 12/31/2013

	Cumulative Returns		Average Annual Total Returns					Since Inception
	QTD	YTD	1 Year	3 Year	5 Year	10 Year		
Fund	0.79	-0.92	-0.92	5.45	9.12	5.97	NA	
Index	-0.14	-2.02	-2.02	3.26	4.44	4.55	---	
Morningstar Rating™			★★★★★	★★★★★	★★★★★	★★★★★		
# of Funds in Category			1079	946	805	577		

*This Fund has been established and managed by affiliates of Prudential Retirement. A portion of the revenue received by those affiliates in connection with this Fund is transferred to Prudential Retirement. The balance is retained by the affiliates.

Such fees, if applicable to this fund, compensate Prudential Retirement for selling the fund's shares and servicing your retirement plan. The fund's expense ratio includes these fees. Other investment options may generate more or less revenue than the fees associated with this fund. If the aggregate revenue from your plan exceeds our associated costs, we earn a profit. Otherwise, we incur a loss. Other share classes of this fund may have a lower expense ratio, but your plan's investment options do not include such shares to compensate us for distribution and plan servicing.

Performance: 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 1-877-778-2100. 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.

Market Timing: Frequent exchanging of investment options may harm long-term investors. Your plan and/or the fund have policies to detect and deter exchanges that may be abusive. Those policies may require us to modify or suspend purchase or exchange privileges.

Prospectus: 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 1-877-778-2100 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. It is possible to lose money when investing in securities.

Benchmark performance including the index is unmanaged and cannot be invested in directly. See User Guide for Benchmark definitions.

Fund shares are offered to your plan by Prudential Investment Management Services LLC, Three Gateway Center, Newark, NJ 07102.

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JPMorgan Core Plus Bond Select

Key Facts

INVESTMENT ADVISOR: J.P. Morgan Investment Management Inc.
 FUND: Intermediate-Term Bond
 CATEGORY: Barclays US Agg Bond TR USD@
 INDEX: \$1,242.8 Million
 NET ASSETS: 3/5/1993
 INCEPTION DATE: HLIPX
 TICKER SYMBOL: 0.72% of Fund Assets
 GROSS EXPENSE RATIO: OVERALL # OF FUNDS IN
 MORNINGSTAR CATEGORY: 946
 OVERALL MORNINGSTAR RATING™: ★★★★★

PORTFOLIO MANAGERS: Frederick A. Sabetta, CFA
 Richard D. Figuly
 Steven S. Lear, CFA
 Mark M. Jackson, CFA
 Duane Huff

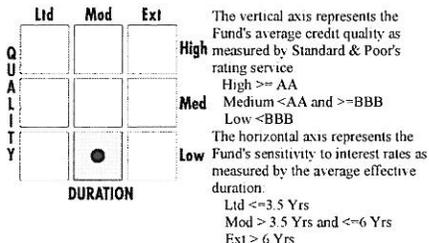
Overall Morningstar Rating as of quarter ending 12/31/2013. The Morningstar Rating shown is for the share class of this Fund only; other classes may have different performance characteristics. ©2013 Morningstar, Inc. All Rights Reserved. Additional Morningstar information is available in the User Guide.

Investor Risk Profile

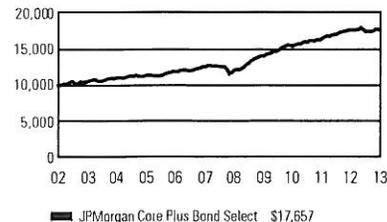
LOW	BELOW AVERAGE	AVERAGE	ABOVE AVERAGE	HIGH
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Morningstar® Style Box™

As of 12/31/2013



Results of \$10,000 Investment*



Annual Performance*

	Fund	Index
2013	0.18%	-2.02%
2012	7.09%	4.21%
2011	6.71%	7.84%
2010	9.97%	6.54%
2009	16.04%	5.93%

Objective/Description

The investment seeks a high level of current income by investing primarily in a diversified portfolio of high-, medium- and low-grade debt securities. The fund normally invests at least 80% of assets in bonds. Under normal conditions, at least 65% of the fund's total assets must be invested in securities that, at the time of purchase, are rated investment grade (or the unrated equivalent). It may invest up to 35% of net assets in foreign securities, including securities denominated in foreign currencies. The fund's average weighted maturity ordinarily ranges between five and twenty years. There is no assurance the objectives of the Fund will be met. Shares of this Fund are neither issued nor guaranteed by the U.S. Government. Fixed income investment (bond) funds are subject to interest rate risk, their value will decline as interest rates rise.

Top Five Holdings

As of 11/30/2013

US Treasury Bond 8.125%	0.78%
U S Treas Sec Stripped Int Pmt	0.73%
US Treasury Bond 8.125%	0.57%
U S Treas Sec Stripped Int Pmt	0.51%
MI-Cfc Coml Mtg Tr 2007-9 CMO 5.7%	0.50%

Top Five Sectors

As of 11/30/2013

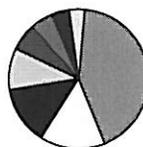
Securitized	44.88%
US Corporate	32.49%
Government	20.33%
Cash (%of Fl assets)	1.87%
Municipal	0.44%

Holdings and Sector allocations are ranked as a percentage of net assets and subject to change without notice.

Quality Distribution

As of 11/30/2013

AAA	42.52%
BB	15.04%
A	13.49%
BBB	9.68%
AA	6.28%
B	5.36%
Not Rated	4.06%
Below B	3.57%



Portfolio Characteristics

As of 11/30/2013

	Fund	Index
Effective Duration (Yrs)	4.84	NA
Average Maturity (Yrs)	6.57	NA

Performance(%)

As of 12/31/2013

	Cumulative Returns		Average Annual Total Returns				Since Inception
	QTD	YTD	1 Year	3 Year	5 Year	10 Year	
Fund	0.73	0.18	0.18	4.61	7.88	5.27	NA
Index	-0.14	-2.02	-2.02	3.26	4.44	4.55	---
Morningstar Rating™				★★★★	★★★★	★★★★	
# of Funds in Category			1079	946	805	577	

*Fees that Prudential Retirement and its affiliates receive in connection with plan investments in this fund include a 12b-1 fee of up to 0.00% and may include an annual sub-accounting and/or servicing fee of up to 0.30%.

Such fees, if applicable to this fund, compensate Prudential Retirement for selling the fund's shares and servicing your retirement plan. The fund's expense ratio includes these fees. Other investment options may generate more or less revenue than the fees associated with this fund. If the aggregate revenue from your plan exceeds our associated costs, we earn a profit. Otherwise, we incur a loss. Other share classes of this fund may have a lower expense ratio, but your plan's investment options do not include such shares to compensate us for distribution and plan servicing.

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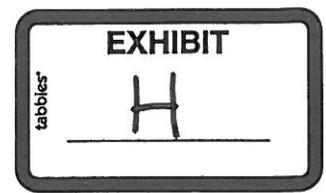
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Lancaster County Public Rural Transit
FY2014-15 Budget Proposal



Recently hired NDOR Transit Liaison Manager, Kari Ruse

Improving Transit: Newly designed website/Electronic access to current & upcoming events, best practices, transit rules & guidelines, training modules, applications & documents, and general information updates. Transit personnel are now required to attend, successfully complete, and receive certification in specified transit related trainings, including driver training & safety courses.

Future funding is contingent upon compliance/successful training certification.

Commissioner Smoyer previously asked whether Rural Transit took advantage of the County Maintenance Shop for Vehicle Services. When the Purchasing Division of the Finance Dept. required a move from community based shops, the County Shop indicated they could not accommodate our entire fleet. I re-visited a switch to the County Shop and met with Bill Fleisher and Ron Bohaty. Both Bill and Ron were extremely helpful and supportive. We transitioned our Rural Transit fleet to the County Shop last September. The County's Sign Shop branded our new 2013 van at considerable cost savings and has performed all requested work promptly and professionally.

We were anticipating the shift to the County Shop would afford a significant cost savings for the FY14-15. I was recently informed of a sizeable increase in the hourly maintenance charges, which led to looking at other cost savings measures. Meeting with the Aging Partners Accounting staff, we were able to make a shift in Non-Operating expenses, allowing for an expense reduction.

In addition, MAP 21 (the current 5311 Public Rural Transportation Funding Legislation) splits funding into two separate budgets for FY14-15:

Operating: (drivers, dispatchers, and fuel & oil expenses)

Eligible for an 80% Federal, 10% State, and 10% Local match.

Non-Operating: (administration, vehicle insurance/maintenance & repair, supplies, etc.)

Eligible for a 50% Federal, 25% State, and 25% Local match.

The current FY 13-14 is operating with \$47,176 Federal, \$23,588 State, and \$23,589 County support.

The FY14-15 Application currently reflects a request of Federal funding in the amount of \$57,283, with the State's request of \$16,759, and the County's match request of \$16,762 when increasing driver wages and fuel & oil expenses.

MAP 21's division of Operating and Non-Operating budgets allows this year's proposal to the Commissioners to be presented today with a \$6,827.00 decrease in funds requested from the County.

The request before the Board today is direction and hopeful approval to complete the FY 14-15 Application to include service expansion of the Lancaster County Public Rural Transit from the current operation, serving the portion of Lancaster County north of Lincoln on Mondays and Wednesdays and the portion of Lancaster County south of Lincoln on Tuesdays and Thursdays to serving the entire County Monday through Friday (on a trial basis for one year, as consistently requested by the riders). Our ultimate goal with this proposal is to increase ridership and revenue and provide improved and expanded service to the residents in Lancaster County without an increase in costs to the County. (The adjustment in anticipated direct service costs to be added if this proposal is approved is expected to be submitted with an approximate \$3,000 to 4,000 savings from the current FY local match.)