

## WEA Member Benefits TSA/IRA Retirement Program

Like you, Prudential Financial® has been closely following the events in the U.S. financial markets over the past few weeks. While it may be some time before the industry knows the full extent of the fallout from these unprecedented events, we want to share with you the facts concerning Prudential Financial's exposure to these events.

While Prudential Financial is not immune from the issues facing the financial markets today, our financial strength is evident across many dimensions:

- We believe that the strength of our balance sheet—as evident in our regular filings with the various federal and state regulatory agencies—and the diversified mix of domestic and international businesses position Prudential® well for sustainable long-term performance consistent with the company's goals.
- We have risk management procedures in place that are designed to limit the company's exposure to any single company. Accordingly, our exposure to Lehman Brothers or AIG—or any other individual company—does not jeopardize our ability to meet contract holder obligations in full.
- Prudential Financial has a highly diversified portfolio. We invest in a broad range of institutions across many industries and countries.

Please see the attached Q&A entitled "Market Conditions and Your Retirement Account" for more information regarding the protection of your retirement account(s).

While it is understandable that difficult periods in the market can result in concern for investors, only you can decide when to buy or sell investments within your retirement account. While the financial markets may remain volatile for a period of time, we encourage you to continue to remain focused on your *long-term* retirement income goals.

Log in to [www.prudential.com/online/retirement](http://www.prudential.com/online/retirement) to review your account and make changes to it at any time. For more information about investing, visit [www.prudential.com/prep](http://www.prudential.com/prep), where you'll find resources such as online asset allocation presentations, calculators and articles that can assist you with your retirement planning strategy.

Please keep in mind that Prudential works continuously to maintain the appropriate reserves and risk control procedures to help ensure that your retirement plan assets are protected. According to Mr. Mark Grier, Vice Chairman of Prudential Financial, "We are, and will remain, very focused on managing our businesses to ensure that we can fully meet all of our obligations to our clients now and in the future."



This information has been provided for your benefit and is not intended as or designed to be investment or tax advice. Neither Prudential Retirement, nor any of its representatives, may give legal or tax advice.

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

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

Ratings refer to the financial strength of PRIAC, and not to the safety or performance of any products or underlying funds.

All guarantees are based on the claims paying ability of the issuing company. Each company is solely responsible for its financial condition and contractual obligations.

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