Retirement is about being able to do what you want when you’re ready to stop working.

TEAMSTERS-NATIONAL 401(k) SAVINGS PLAN

Sharing the work, sharing the rewards.
Whether you plan on traveling, taking up a new hobby, or spending more time with family, it’s a time we all look forward to—and it will take money to do it. Luckily for you, the Teamsters-National 401(k) Savings Plan (the “Plan”) is a great way to save for your future plans, whatever they are. Current tax savings through pre-tax contributions, potential tax-deferred growth on your account, and a variety of investment options are just some of the Plan’s features. Read on to find out how the Plan can help put you on the path to a more secure retirement.
Eligible employees may enroll immediately either online or on the phone:

Log on to the Plan website at www.prudential.com/teamsters401kplan.
• Click “Access My Account.”
• Click “Register” and follow the instructions to complete your enrollment.

Call the Participant Service Center toll-free at 1-877-PRU-2100, and follow the instructions to complete your enrollment.

To participate in the Plan, you must be an eligible employee working regularly scheduled hours and on a payroll of an employer that has executed a Participation Agreement. For the definition of an “Eligible Employee,” contact your employer, or call 1-877-PRU-2100.

• If you are employed in an eligible position at the time your employer begins participation in the Plan, you are immediately eligible to participate in the Teamsters-National 401(k) Savings Plan.
• If you are newly hired into an eligible position by an employer that is already participating in the Plan, you must wait 30 days following your employment commencement date before beginning participation in the Plan. Upon completion of the 30-day waiting period, you automatically become eligible to participate in the Plan.

Eligibility & Enrollment

Contributions

• You may make be pre-tax contributions from 1–89%* of your eligible pay, up to $18,000 in 2015.
• You may make after-tax contributions totaling 1–5%* of your eligible pay.
• If you are age 50 or older by December 31, 2015, you may make an additional catch-up contribution up to $6,000 in 2015.
• Rollover contributions from qualified retirement plans are accepted into the Plan at any time.
• You can increase or decrease your contribution rate once every 90 days. In addition, you can reduce your contribution rate to zero and stop making contributions entirely at any time (i.e., before 90 days have elapsed since the last change to your contribution rate). If you wish to resume making contributions to the Plan after you have reduced your contribution rate to zero, you must wait 90 days from the date on which you elected to stop your contributions entirely.

Directing Contributions

• You may change how your future contributions are invested on a daily basis.
• You may move existing account balances between the various investment options in the Plan on a daily basis.

* Subject to the terms of your employer’s Participation Agreement.
Generally, your account is 100% vested. This means that no matter how long you stay with your employer, you are entitled to the full value of your account when you leave. You are always 100% vested in your elective deferral contributions, after-tax contributions, and rollover contributions. Unless stated otherwise in your employer’s Participation Agreement, your combined employer contributions will be 100% vested at all times. Employers can elect the use of a five-year graded vesting schedule for matching and/or non-elective contributions.

Withdrawals

Prior to age 59½, you may take a hardship withdrawal for the following reasons:

- Purchase of a primary residence
- Repair of casualty damage to primary residence
- Qualified post-secondary education expenses
- To prevent eviction from or foreclosure on your primary residence
- Unreimbursed medical expenses
- Burial or funeral expenses for parents, spouse, children, or dependents

You must first exhaust all other loan and withdrawal possibilities before requesting a hardship withdrawal. If a hardship withdrawal is taken, your ongoing contributions will be suspended for a period of time, subject to your employer’s Participation Agreement.

Withdrawals of any rollover money in your account and after-tax contributions are allowed at any time.

When you have reached age 59½ or older, you may make withdrawals of your pre-tax contributions without penalty even if you are still working for your employer.

Loans

You may borrow up to 50% of your account balance, if available. There is a minimum of $1,000 and a maximum of $50,000. There are two types of loans:

- General purpose.
- Purchase of a primary residence.

You may have one loan outstanding at any time.

- Repayment of your loan plus interest is made through after-tax payroll deduction.
- You have up to 60 months to repay a general purpose loan and up to 360 months for a residential loan.
- You must repay the loan in full within 90 days after termination, or it will be considered a taxable event, subject to all current taxes and any early withdrawal penalties.
- A $75 one-time processing fee (per loan taken) is charged to your account. A $25 annual maintenance fee also applies.

Note: Loan availability based on each employer’s Participation Agreement. Call 1-877-PRU-2100, or check with your employer to see if you are able to take a loan from this plan account.
When you retire or leave your job, you will need to decide what you want to do with your savings in the Teamsters-National 401(k) Savings Plan.

- Leave your money in the Plan, up to age 70½.
- Take a lump-sum distribution.
- Roll over your plan assets to an Individual Retirement Account (IRA) or another qualified plan.

Distributions from the Plan may be subject to 20% federal tax withholding, and a 10% penalty may apply, if under 59½.

The Teamsters-National 401(k) Savings Plan offers you a diverse investment lineup to meet your needs, with flexibility to tailor your investment strategy.

Core fund lineup

The core funds are aimed at investors who are comfortable creating their own mix of investments from a focused menu of choices. By covering all the major asset classes, the core funds allow you to mix and match investments to create a well-diversified portfolio to suit your individual risk tolerance and goals.

Distributions

The Teamsters-National 401(k) Savings Plan offers a diverse investment lineup to meet your needs, with flexibility to tailor your investment strategy.

Investments

Core Funds

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Other Options

Self-Directed Brokerage Account

1Investment options available under Prudential Retirement’s group variable annuity contracts issued by Prudential Retirement Insurance and Annuity Company (PRIAC), Hartford, CT, a Prudential Financial company.

2Shares of the 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.

3The Bank of New York Mellon ("BNY Mellon") is the discretionary trustee for this bank-maintained collective investment fund. Employees of Mellon Capital Management Corporation ("MCM") manage the assets of the collective investment funds in their capacity as dual officers of BNY Mellon. BNY Mellon and MCM are wholly owned subsidiaries of The Bank of New York Mellon Corporation.
Self-directed brokerage accounts are offered through Prudential Investment Management Services LLC (PIMS), Three Gateway Center, 14th Floor, Newark, NJ 07102-4077. PIMS is a Prudential Financial company. Self-directed brokerage accounts are carried and maintained by National Financial Services LLC pursuant to a clearing agreement with PIMS.

This option may be appropriate for experienced investors who are willing to take on more risk and wish to research and select from thousands of exchange-traded stocks or bonds and over 9,000 different mutual funds. You will need a minimum account balance of $2,000 to open a Self-Directed Brokerage Account (SDBA). Your initial transfer to the SDBA must be $1,000 or more, and subsequent transfers must be a minimum of $1,000. A minimum of 50% of your total balance must remain invested in the Core account. If you believe an SDBA can play an important role in your investment strategy, call 1-877-PRU-2100 to request an SDBA package.

There is a $100 annual fee for an SDBA. Depending on the specific activity within your account, you may incur trading fees, which are deducted from your account at the time such activities take place.

The EB Target Maturity Funds include six options—five of them are managed to specific target retirement dates (2010, 2020, 2030, 2040, and 2050), and the sixth one, EB Retirement Income, is designed for individuals who are at or near retirement. The target date is the approximate date that you intend to start withdrawing your money. Reflecting that many investors decrease their risk tolerance as they are nearing retirement, a Target Maturity Fund’s allocation gets more conservative by lessening equity exposure and increasing exposure to fixed income type investments as it nears its listed target date.

Each Target Maturity Fund is managed by professionals who monitor the funds daily to help ensure the investments are appropriately allocated based on the indicated target date. For example, someone planning to retire on or around the year 2020 might consider selecting the Target Maturity 2020 Fund. As the target date nears, the investment mix of the Target Maturity Funds automatically become more conservative. Remember, the principal value of an investment in a target-date fund is not guaranteed at any time including the target date.

The Bank of New York Mellon (“BNY Mellon”) is the discretionary trustee for this bank-maintained collective investment fund. Employees of Mellon Capital Management Corporation (“MCM”) manage the assets of the collective investment funds in their capacity as dual officers of BNY Mellon.

Self-directed brokerage accounts are carried and maintained by National Financial Services LLC pursuant to a clearing agreement with PIMS.
Account Access

Accessing your account is easy. Whether you choose to go online or pick up the phone, it’s all at your fingertips. To access your account online, go to www.prudential.com/teamsters401kplan. From the site, you can also access retirement and financial planning information, tools and tips. Or, call toll-free 1-877-PRU-2100 to access your account by phone. Participant Service Representatives are available Monday through Friday, 8 a.m. to 9 p.m. ET.

This information is just an overview of the Teamsters-National 401(k) Savings Plan features and is not intended to contain all information about the Plan. Please see your Summary Plan Description for additional information.

Teamsters-National 401(k) Savings Plan Provider

Prudential Retirement® provides recordkeeping and account access services such as the toll-free telephone number and website. Call 1-877-PRU-2100 or go to www.prudential.com/teamsters401kplan to access your account.
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.

Fixed income investments are subject to interest rate risk, and that their value will decline as interest rates rise.

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.

Smaller companies may present greater opportunities for capital appreciation, but also may involve greater risks than larger companies. As a result, the value of stocks issued by smaller companies may go up and down more than stocks of larger issuers.

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

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