



Get Your Personalized Retirement Strategy

We are happy to know that you are interested in Morningstar® Retirement ManagerSM, the managed accounts program offered by your company. To begin the Morningstar Retirement Manager experience and receive your personalized retirement strategy, follow the steps below:

1. Head to the [Prudential Site](#) and “Log In”:

2. Click on your employer's name above the dashboard:

3. Select "Retirement Manager" under "Manage Account":

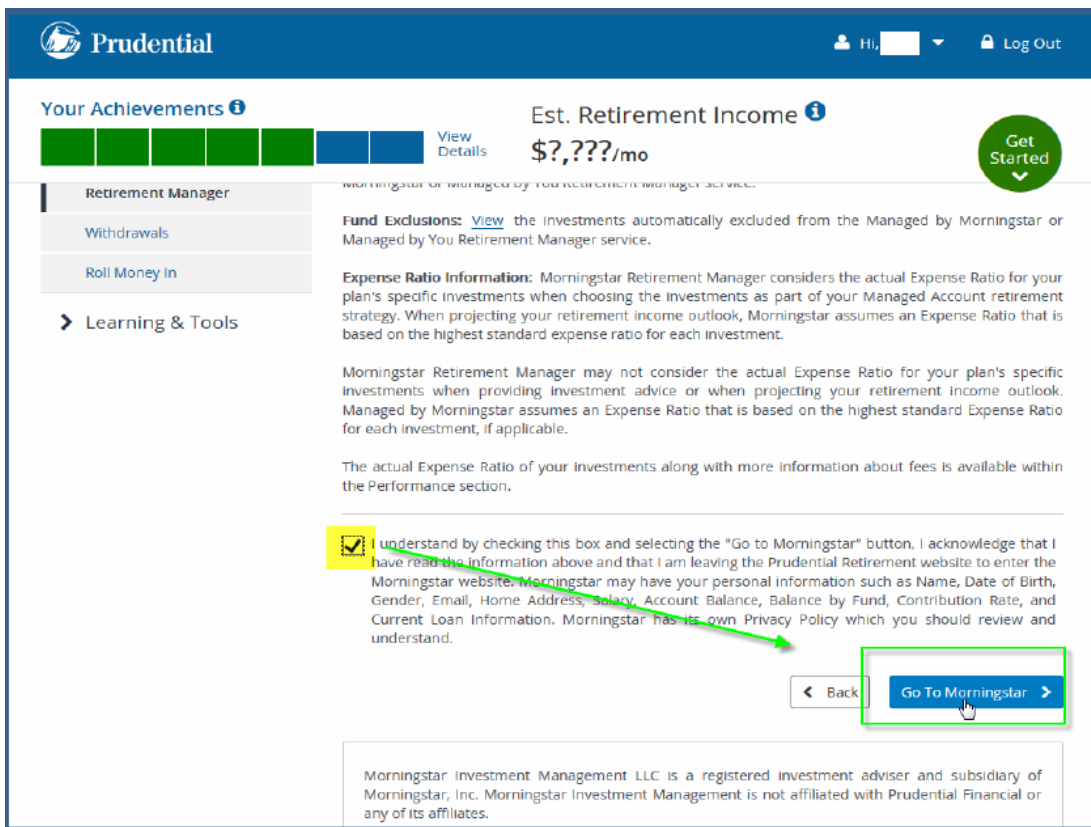
The screenshot shows the Prudential Retirement Manager dashboard. The top navigation bar includes the Prudential logo, a user profile dropdown, and a 'Log Out' button. Below the navigation bar, there's a 'Your Achievements' section with a progress bar and a 'View Details' link. To the right, the 'Est. Retirement Income' is displayed as '\$?,???/mo'. A green 'Get Started' button is visible in the top right corner.

The main content area is divided into two columns. The left column contains a sidebar with the following links: 'Account Summary', 'Transaction History', 'Statements & Documents', 'Investments & Performance', 'Plan Information', 'Personal Information', 'Manage Account', 'Contributions', 'Investment Allocations', 'Transfers', 'GoalMaker', 'Retirement Manager' (highlighted with a red box and a yellow arrow), 'Withdrawals', and 'Roll Money In'. The right column displays the 'Account Summary' as of 06/08/2018, showing 'Account Value' as '\$??,???' and 'Vested Amount' as '\$??,???'. Below this, the 'Contributions' section shows 'Contributions This Year' with 'EMPLOYEE PRE-TAX' at '\$?,???' and a 'TOTAL' of '\$?,???'. A 'Change Contribution Rates' link is also present. At the bottom of the contributions section, a message asks 'Are you contributing enough?' and suggests completing the 'Retirement Income Calculator'. A 'My Investments' link is at the bottom right of the main content area.

4. Select "Getting Started":

The screenshot shows the 'Getting Started' page for the Prudential Retirement Manager. The top navigation bar is identical to the previous screenshot. The 'Your Achievements' section and 'Est. Retirement Income' are also present. The sidebar on the left now highlights 'Retirement Manager' with a blue bar. The main content area features a large blue banner with the text 'MAKE THE MOST OF YOUR RETIREMENT PLANNING WITH MORNINGSTAR® RETIREMENT MANAGER™' and an illustration of a person sitting at a desk. To the right of the banner, the text explains that Morningstar Retirement Manager is designed to help make it easier to choose and manage investments. Below this, there are two sections: 'Ongoing Professional Management' and 'Advice When You Need It:'. The 'Ongoing Professional Management' section describes professional investment management and ongoing oversight for a fee based on a percentage of the account balance. The 'Advice When You Need It' section describes a wide range of investment management, research, and educational support. At the bottom of the page, a green arrow points to a blue 'Get Started' button.

5. Check the box and select "Go to Morningstar"



Prudential Hi, [Name] Log Out

Your Achievements [View Details](#)

Est. Retirement Income [i](#) \$?,???/mo [Get Started](#)

Retirement Manager

[Withdrawals](#)

[Roll Money In](#)

[Learning & Tools](#)

Morningstar is managed by your retirement manager service.

Fund Exclusions: [View](#) the investments automatically excluded from the Managed by Morningstar or Managed by You Retirement Manager service.

Expense Ratio Information: Morningstar Retirement Manager considers the actual Expense Ratio for your plan's specific investments when choosing the investments as part of your Managed Account retirement strategy. When projecting your retirement income outlook, Morningstar assumes an Expense Ratio that is based on the highest standard expense ratio for each investment.

Morningstar Retirement Manager may not consider the actual Expense Ratio for your plan's specific investments when providing investment advice or when projecting your retirement income outlook. Managed by Morningstar assumes an Expense Ratio that is based on the highest standard Expense Ratio for each investment, if applicable.

The actual Expense Ratio of your investments along with more information about fees is available within the Performance section.

☒ I understand by checking this box and selecting the "Go to Morningstar" button, I acknowledge that I have read the information above and that I am leaving the Prudential Retirement website to enter the Morningstar website. Morningstar may have your personal information such as Name, Date of Birth, Gender, Email, Home Address, Salary, Account Balance, Balance by Fund, Contribution Rate, and Current Loan Information. Morningstar has its own Privacy Policy which you should review and understand.

[Back](#) [Go To Morningstar](#)

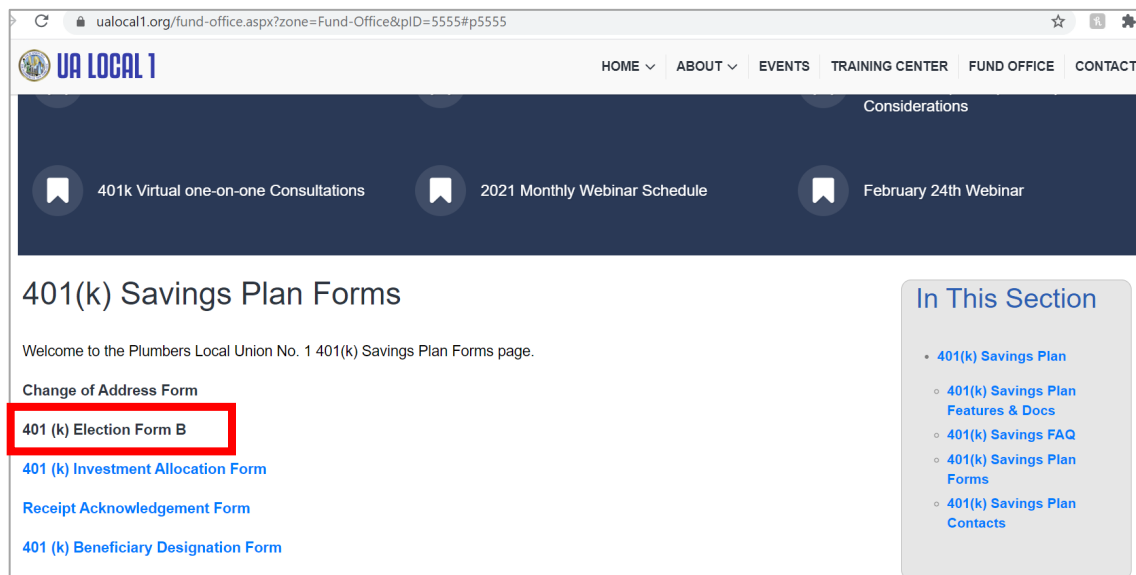
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Increase Your Savings Rate

Follow the below instructions to change your savings rate by submitting a 401(k) Election Form B to your employer. This form can be accessed through [the Fund Office website](#).

1. Select 401(k) Election Form B:





2. Fill out the 401(k) Election Form B and submit to your employer:

Employee Deferral Election Form (B)		1/2021		PLUMBERS LOCAL UNION No.1																																											
50-02 Fifth Street, Long Island City, NY 11101		e-mail: info@ualocal1funds.org		Telephone: (718) 835-2700 Fax: (718) 641-8155																																											
(A) Member Information (PLEASE PRINT) <i>Use a ballpoint pen to complete form</i>																																															
(1) Social Security Number <input type="text"/>		(2) Last <input type="text"/>		(3) First <input type="text"/>																																											
(4) Init. <input type="text"/>		(5) Street <input type="text"/>		(6) City <input type="text"/>																																											
(7) State <input type="text"/>		(8) Zip <input type="text"/>		(9) Date of Birth <input type="text"/>																																											
(10) Sex <input type="checkbox"/> M <input type="checkbox"/> F		(11) Home Phone Number / Cell Number <input type="text"/>																																													
(12) E-mail Address <input type="text"/>																																															
(13) Retired <input type="checkbox"/> (14) Active <input type="checkbox"/> (15) Employer <input type="text"/>																																															
(B) Deferral Election																																															
I hereby elect to participate in the 401 (k) Plan at the percentage checked below and to have my employer deduct that amount from my gross wages																																															
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Note: This deduction is from a minimum of 1% to a maximum of 30% in increments of 1% only. You may elect to defer up to seventy-five percent (75%) of gross wages. All elections must be done in one percent (1%) increments from 1% to 30% and 5% increments from 35% to 75%. For plan year 2021, the yearly cap is \$19,500.00 and individuals who are age 50 or older by the end of calendar year 2021 will be permitted to make an additional \$6,500.00 "catch up" salary deferral contribution. If you would like to make "catch up" contributions, please indicate your "catch up" contribution amount below.																																															
YES <input type="checkbox"/> I would like to defer an additional \$ <input type="text"/> , <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> in Catch-Up contributions.																																															
Catch-Up Contribution Election - For the calendar year that I am making this election I am or will be age 50 or older and I hereby elect to participate in the 401 (k) Plan "catch-up" contribution. I would like to defer the above additional amount (maximum \$6,500) and have my employer deduct the amount from my gross wages.																																															
0% <input type="checkbox"/>																																															
Revocation of Election - I hereby revoke my election to participate in the 401(k) Plan and any authorization to my employer for deduction of a portion of my gross wages into the 401(k) Plan. I request that my employer cease any deduction of my gross wages for contribution into the 401(k) Plan effective as soon as possible but no later than the first day of the month which is at least 30 days after the date of this revocation. I understand that if I change employers within the Plan year I will be required to execute another Revocation of Election form with my new Employer.																																															



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