



# 401(k) Plan

## Important change to your 401(k) Plan investment lineup

The IUE-CWA 401(k) Retirement Savings and Security Plan has always been a great way to assist you in achieving a more secure financial future. The Plan's goal of providing a wide-range of funds is designed to allow each participant the opportunity to develop an individual investment strategy.

In February 2009, when IUE-CWA moved the recordkeeping of the IUE-CWA 401(k) Retirement Savings and Security Plan to Prudential Retirement®, a decision was made to transfer the assets in the Wells Fargo Stable Value Fund into the Guaranteed Income Fund, **a similar stable-value investment provided by Prudential Retirement**. We were contractually obligated to retain the Wells Fargo Stable Value Fund for a pre-determined period of time (12 months), for those participants with funds in this investment option. During that time, the funds continued to earn interest. However, the investment option was restricted from new contributions and transfers into the fund.

**As a participant in the IUE-CWA 401(k) Retirement Savings and Security Plan, please be advised that we have received notification that the funds from the Wells Fargo Stable Value Fund will be transferred to Prudential Retirement on or about February 9<sup>th</sup>. At that time those funds will be transferred into the Guaranteed Income Fund and the Wells Fargo Fund will be removed from the investment line-up.**

**The transfer of funds from the Wells Fargo Stable Value Fund to the Guaranteed Income Fund has NO impact on your access to your balance or your ability to transfer assets to other investment options available in the Plan.**

Keep in mind that application of asset allocation and diversification concepts does not ensure safety of principal and interest. It is possible to lose money by investing in securities.

### Reviewing Your Account and Contacting Prudential Retirement

Please take this time to review your current investment strategy to determine if you need to make any adjustments to how you invest your future contributions and your existing account balances. To make changes, simply log in to your account at [www.prudential.com/online/retirement](http://www.prudential.com/online/retirement). If you have any questions or need assistance with a transaction, call Prudential Retirement at **1-877-778-2100** to speak with a Retirement account representative, Monday through Friday, from 8:00 a.m. to 9:00 p.m. ET. You can also visit the Prudential Retirement and Educational Planning (PREP) website at [www.prudential.com/prep](http://www.prudential.com/prep) for interactive tools, retirement planning courses, and articles.

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

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*The Guaranteed Income Fund is a group annuity product issued by Prudential Retirement Insurance and Annuity Company (PRIAC), Hartford, CT and is backed by the full faith and creditworthiness of the issuer. Deposits made to the product are deposited in the issuer's general account. Principal and interest are fully guaranteed by the issuer. Expenses related to the GIF are calculated by Prudential Retirement Insurance and Annuity Company and incorporated in the GIF crediting rate. **Past rates are not indicative of future interest rates.***

\*Wells Fargo Stable Value Fund :

Is NOT a Bank deposit;

Is NOT an obligation of or guaranteed by any bank, Wells Fargo or any subsidiary or affiliate;

Is NOT insured or guaranteed by the FDIC or any other government agency; involves investment risk, including loss of principal

**Key Facts**

**ISSUER:** Prudential Retirement Insurance and Annuity Company  
**INVESTMENT ADVISER:** Prudential Investment Management, Inc.  
**FUND CATEGORY:** Stable Value  
**NET ASSETS:** \$14,534 Million  
**INCEPTION DATE:** January 1, 1981

**Investor Risk Profile**

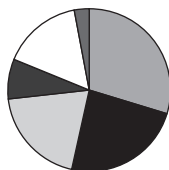
This Fund may be suitable for investors who seek:

- Preservation of capital plus competitive intermediate-term returns.
- Liquidity and income.

Low	Moderate	High
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**Portfolio Allocation As of 9/30/2009**

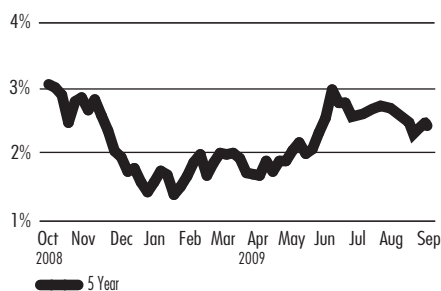
- Public Corporate Bonds 30%
- Commercial Mortgage Loans\* 22%
- Private Securities 21%
- Government/U.S. Agencies\*\* 8%
- Public Structured Bonds 17%
- Cash and Other 3%



Average Quality A-  
 Average Duration 3.2  
 Total High Yield Exposure 6.80% (included in the above allocations)

\*may include agriculture loans  
 \*\*includes Agency MBS

**U.S. Treasury Rates As of 9/30/2009**



**OBJECTIVE AND STRUCTURE**

The Guaranteed Income Fund (GIF) is a Stable Value fund designed to provide safety of principal, liquidity, and a competitive rate of return.

**THE FUND OFFERS**

- Stability of crediting rate
- Guaranteed protection of principal and accumulated interest from market volatility
- Intermediate-term fixed income returns

**FEATURES**

- Principal and accumulated interest are fully guaranteed by Prudential Retirement Insurance and Annuity Company (PRIAC).
- The guaranteed interest rate is announced in advance and is guaranteed for a six-month period.\*\* A minimum rate will apply.
- GIF invests in a broadly diversified, fixed-income portfolio within PRIAC's general account. The portfolio is primarily invested in public bonds, commercial mortgages and private placement bonds.

\*\* An annual rate guarantee may apply to certain 403(b) or nonqualified plan arrangements. Contact Prudential for further information.

Portfolio allocation is subject to change.

Average Quality is derived by taking the weighted average of the credit rating for each fixed income security in the portfolio.

Duration is a time measure (in years) of a fixed-income security's interest-rate sensitivity. Average duration is a weighted average of the duration of the underlying fixed-income securities within the portfolio.

The 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 an unfunded 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. The minimum interest rate may be greater for certain 403(b) or nonqualified plan arrangements. Contact Prudential for further information. 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.

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