

# Understanding your Boilermakers National Annuity Trust statement

Designed based on retirement plan participants just like you, the Prudential Retirement® account statement makes it easy to understand where you are on your path to retirement. The statement gives you a quick review of the status of your Boilermakers National Annuity Trust account, so you can monitor the progress of your retirement savings.

## Account Overview

Your statement starts with an overview of your balance and other information, such as your account's change in value, vesting, employer contributions and any outstanding loan balances.

## Saving for Retirement


This box can help you view how you are doing with your retirement planning activities.

## Personal Performance

See your account performance for the time period shown.

## News & Important Information

Get important information and read messages from your plan sponsor.



**Boilermakers National Annuity Trust**  
 January 1, 20XX - March 31, 20XX

Member Name  
 Member Address  
 City, State, & Zip Code

**At Your Service**  
 Visit [www.bnf-kc.com](http://www.bnf-kc.com)  
 1-855-611-2628  
 Hearing Impaired: Call (TDD) 1-877-760-5166

**Account Overview**

Beginning Value on 01/01/20XX	\$44,073.12
Additions	1,834.20
Deductions	-10.00
Change in Value	3,610.87
<b>Ending Value on 03/31/20XX</b>	<b>\$49,508.19</b>

**Vesting** **100%**  
**Outstanding loan balance** **\$440.47**  
**My Organization's year-to-date contributions** **\$1,374.80**

For details, log on to your account at [www.bnf-kc.com](http://www.bnf-kc.com)

**Saving for Retirement**

Many people have little or no idea how much income they might need in retirement. Learn about effective retirement savings strategies by logging in to your account and taking advantage of the various tools available.

**Personal Performance as of 03/31/XX**


Your personal account performance was calculated using a weighted rate of return based on the level and timing of cash flows in and out of your account.

▲ **+ 1.0%** 01/01 - 03/31

**News & Important Information**

Go to [www.bnf-kc.com](http://www.bnf-kc.com) and click "Check Your Annuity" to access a wide variety of retirement planning tools and information.

Please note that two cents per hour worked is credited to the Crediting Account which pays for certain unfunded amounts such as qualified military service or unpaid employer contributions.

  
Produced with the environment in mind.

  
Bring Your Challenges

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## Account Activity

Here you will see a breakdown of the specific additions, deductions and changes in the value of your account.

## Contribution Detail

In this section, you will see details of contributions made to your account.

## Fees & Adjustments

Reflects any fees that may have been deducted from your account during the period, as well as any recent account adjustments.

## Contribution Summary

In this section, you will see a summary of the contributions made to your account.

## Beneficiary Information

Here you will see who you have designated as your beneficiary (or beneficiaries) in the event of your death. If this area is blank, that does not necessarily mean you do not have a beneficiary form on file; however, you should call Prudential Retirement to verify this. In addition, if you would like to have your beneficiary information listed on your Annuity statement, please contact Prudential Retirement to request a new beneficiary form.

## Fund Performance

This section will detail the performance of the fund over varying time periods.



Visit the Annuity section at [www.bnf-kc.com](http://www.bnf-kc.com) to access detailed account information such as investment performance, contribution detail and more!

### Account Activity by Fund from 01/01/XX - 03/31/XX

Fund Name	Beginning Value	Additions & Deductions	Change in Value	Ending Value
Boilermakers National Annuity Trust	\$44,073.12	\$1,824.20	\$3,610.87	\$49,508.19
<b>Totals</b>	<b>\$44,073.12</b>	<b>\$1,824.20</b>	<b>\$3,610.87</b>	<b>\$49,508.19</b>

### Your Contribution Detail

Date Received by Prudential	Work Date	Employer Name	Local	Hours Type	Rate	Hours Worked	Contribution Amount
01/08	XXXX	Employer A	XXXX	Regular	\$X.XX	XXXX	\$XXX.XX
01/15	XXXX	Employer B	XXXX	Overtime	\$X.XX	XXXX	\$XXX.XX
01/22	XXXX	Employer C	XXXX	Double	\$X.XX	XXXX	\$XXX.XX
<b>Total</b>						XXXX	<b>\$XXX.XX</b>

### Non-Investment Fee/Expense & Adjustments

Date	Description	Amount
03/31	Account Fee	\$XX.XX

### Your Contribution Summary

	Contributions This Period	Contributions Since Jan. 1	Vested Amount on 3/31/20XX	Amount Value on 3/31/20XX
<b>Your employer contributed</b>				
Profit Sharing	\$X,XXX.XX	\$X,XXX.XX	\$XX,XXX.XX	\$XX,XXX.XX
Money Purchase	0.00	XXX.XX	XXX.XX	XX.XX
<b>Total</b>	<b>\$X,XXX.XX</b>	<b>\$X,XXX.XX</b>	<b>\$XX,XXX.XX</b>	<b>\$XX,XXX.XX</b>

### Your Beneficiary Information

Beneficiary Name	Relationship	Primary or Secondary	Percentage of Benefit
Beneficiary #1	Sister-Brother	Primary	34%
Beneficiary #2	Sister-Brother	Primary	33%
Beneficiary #3	Niece-Nephew	Primary	33%

Listed above is the beneficiary information currently on file for you with Prudential Retirement. It is important to regularly review your beneficiary designations, especially if you have experienced a life event (i.e. marriage) or if you reached a certain age as specified in your plan document (i.e., 35). You may have more beneficiary designations on file than listed. If you need to make changes to your beneficiary designations, please call Prudential Retirement.

### Fund Performance

Please note that Fund categories are organized for least aggressive to most aggressive.  
 > Indicates the funds or other investment options that you are invested in.

Please note that although the performance data shown is gathered from sources deemed reliable, completeness and accuracy cannot be guaranteed. This performance data may be preliminary and is subject to change. 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 the original cost. Past performance does not guarantee future results. Current performance may be higher or lower than the performance data quoted. For complete performance information, current to the month's end, please call 877-PRU-2100 or visit our website at [www.prudential.com/online/retirement](http://www.prudential.com/online/retirement). As noted below, in the column titled "10 Years or (Since Inception)," performance numbers displayed in brackets indicate performance since inception of the fund or benchmark.

Other	Average Annual Total Returns									
	This Period (%)	Year to Date (%)	One Year (%)	3 Years (%)	5 Years (%)	10 Years or (Since Inception) (%)	Inception Date	Gross Expense Ratio (%)	Net Expense Ratio (%)	
> 318718 - Boilermakers Nat Annuity Trust	X.XX	X.XX	X.XX	X.XX	X.XX	(X.XX)	01/01/07	0.00	0.00	

\*The net and gross expense ratios shown include the total operating expenses of the funds and the indirect expenses of the funds' underlying portfolios. Your investment returns are reduced by various fees and expenses. For each investment option, the "Expense Ratio" columns show these charges as an annual percentage. Depending on the type of investment, these charges are paid to Prudential or to unaffiliated mutual fund companies or bank collective trusts.

Some mutual funds and bank collective trusts, or their affiliates, compensate Prudential for selling their shares and servicing accounts, 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. In some cases, the charges also enable Prudential to satisfy a request for allowances to daily certain expenses. Programs 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 account.

Any fees and expenses that you pay will have an impact on your retirement savings over time. As an example consider an account holder who began the year with a \$10,000 account balance and enjoyed an investment return of 5% in a fund with an Expense Ratio of 0.85%. At the end of the year, the individual would have paid \$89.25 for the services associated with the account.

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**If you have any questions about the Boilermakers National Annuity Trust, contact Prudential Retirement toll-free at 855-611-BNAT ( 2628), or access your account by clicking the "Check Your Annuity" link at [bnf-kc.com](http://bnf-kc.com).**

The box to the right is a QR Code. Smartphones with built-in cameras and a QR Code reader are able to scan QR codes (just like taking a picture). You'll be taken directly to [bnf-kc.com](http://bnf-kc.com). Download a QR scanner wherever you get your apps.



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