

Investment Performance and Disclosures

Performance as of 12/31/2021

Please Note: Investment Categories are organized from least aggressive to most aggressive. This is the performance of all available investment options in your plan.

	Average Annual Returns				Inception Date	Gross Expense Ratio*	Net Expense Ratio*	Fee Waiver Expiration Date**
	One Year %	3 Years %	5 Years %	10 Years or {Since Inception} %				
Stable Value								
MTA Stable Value Fund	1.79%	2.24%	2.21%	2.19%		0.27	0.27	N/A
Fixed Income - Intermediate Core Bond								
MTA Bond Index Fund	-1.66%	4.79%	3.55%	2.87%		0.04	0.04	N/A
Fixed Income - Core Plus Bond								
MTA Bond Fund	-0.94%	4.66%	3.83%	3.64%		0.33	0.31	N/A
Allocation - Target-Date Retirement Income								
MTA Income Fund	7.49%	8.62%	6.26%	4.95%		0.28	0.28	N/A
Allocation - Target-Date 2020								
MTA Target Year 2020 Fund	8.73%	10.98%	8.07%	6.74%		0.29	0.29	N/A
Allocation - Target-Date 2025								
MTA Target Year 2025 Fund	10.40%	13.04%	9.48%	8.07%		0.30	0.30	N/A
Allocation - Target-Date 2030								
MTA Target Year 2030 Fund	12.56%	15.44%	10.80%	8.96%		0.32	0.31	N/A
Allocation - Target-Date 2035								
MTA Target Year 2035 Fund	14.64%	17.42%	11.93%	9.80%		0.33	0.33	N/A
Allocation - Target-Date 2040								
MTA Target Year 2040 Fund	15.54%	18.47%	12.77%	10.86%		0.35	0.35	N/A
Allocation - Target-Date 2045								
MTA Target Year 2045 Fund	16.09%	18.95%	13.20%	11.46%		0.36	0.36	N/A
Allocation - Target-Date 2050								
MTA Target Year 2050 Fund	16.50%	19.29%	13.37%	11.67%		0.37	0.37	N/A
Allocation - Target-Date 2055								
MTA Target Year 2055 Fund	16.41%	19.31%	13.37%	{11.95%}	12/16/15	0.37	0.37	N/A
Allocation - Target-Date 2060								
MTA Target Year 2060 Fund	16.38%	19.30%	N/A	{11.81%}	10/02/17	0.37	0.37	N/A
Allocation - Target-Date 2065+								
MTA Target Year 2065 Fund	16.39%	19.30%	N/A	{11.81%}	10/02/17	0.37	0.37	N/A
Large Cap - Blend								
MTA Large Cap Equity Fund	21.22%	26.95%	19.66%	{19.3%}	06/14/16	0.31	0.31	N/A
MTA Large Cap Equity Index Fund	28.70%	26.07%	18.46%	16.54%		0.01	0.01	N/A

Average Annual Returns

	One Year %	3 Years %	5 Years %	10 Years or {Since Inception} %	Inception Date	Gross Expense Ratio* %	Net Expense Ratio* %	Fee Waiver Expiration Date**
Mid Cap - Blend								
MTA Small-Mid Cap Equity Fund	21.06%	22.46%	N/A	{14.41%}	06/26/17	0.53	0.53	N/A
MTA Small-Mid Cap Equity Index Fund	12.60%	24.07%	15.43%	{15.97%}	01/04/16	0.04	0.04	N/A
International - Blend								
MTA International Equity Fund	9.45%	16.15%	11.11%	8.74%		0.50	0.50	N/A
MTA International Equity Index Fund	8.68%	13.81%	10.03%	7.69%		0.09	0.07	N/A
Self-Directed Brokerage								
Self-Directed Brokerage	N/A	N/A	N/A	N/A		N/A	N/A	N/A

The performance quoted represents past performance. The investment return and principal value will fluctuate so that an investor's shares or units, when redeemed, may be worth more or less than original cost. Past performance does not guarantee future results. Current performance may be lower or higher than the performance data quoted. For performance information current to the most recent month end, please call 1-877-PLN-4MTA or visit our website at www.prudential.com/online/retirement. Past performance is not indicative of future performance and short periods of performance may be particularly unrepresentative of long-term performance.

The performance in this report is based in part, on adjusted historical returns of the oldest share class of the fund, which has been adjusted to reflect the fees and expenses of this share class. These returns are net of investment-related fees and charges as well as current contract fees (including asset charges). Your actual rate of return may differ from these returns depending on your specific account activity (including the timing of your contributions and purchases and other account transactions), and any changes in contract charges. Investments in the market-valued funds involve the risk and reward associated with the securities market. **Investment performance reflects true period earnings. The Inception Date represents the date assets were first invested in the fund or the date a specific share class was initiated. "N/A" indicated the fund was not in existence or data was not available/applicable at the time this statement was printed. Performance is based on 10 years when an Inception Date is not displayed.**

*** Expense Ratios –**

The net and gross expenses 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, expense ratios are presented as an annual percentage. Depending on the type of investment, these charges are paid to Prudential or to unaffiliated mutual fund complexes or bank collective trusts. **Gross Expense Ratio** - The Gross Expense Ratio represents the percentage of fund assets paid for operating expenses and management fees. It typically includes the following types of fees: accounting, administrator, advisor, auditor, board of directors, custodial, distribution (12b-1), legal, organizational, professional, registration, shareholder reporting, sub-advisor, and transfer agency. The Gross Expense Ratio does not reflect a fund's brokerage costs, fee waivers, or investor sales charges. **Net Expense Ratio** - The Net Expense Ratio represents fees charged against fund assets after adjustment for any fee waivers, if applicable. The Net Expense Ratio will equal the Gross Expense Ratio when no fee waivers are in place.

****An expense waiver is the elimination of all or part of a fund's expenses and fees. The waiver may be contractual or voluntary in nature, and the expiration date indicates when the waiver is set to expire. In certain circumstances, fund companies may not set an explicit expiration date, but have the discretion to subsequently set an expiration date or withdraw the waiver at any time. As a result, expiration dates can change and may range from short-term to long-term commitments. Please reference the fund prospectus for further information on expense waivers before making an investment decision.**

Some mutual funds and bank collective trusts, or their affiliates, compensate Prudential for selling their shares and servicing your retirement plan, 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. For some plans, the charges also enable Prudential to satisfy the plan's request for allowances to defray plan expenses. Your retirement plan may not include investment options with lower fee structures or lower cost share classes in order to compensate Prudential, in the aggregate, for servicing your retirement plan.

Investors should carefully consider a fund's investment objectives, risks, charges and expenses before investing. For more complete information about the investment options available through your plan, Please call 1-877-PLN-4MTA for a free prospectus that contains this and other information about our funds. Please read the prospectus carefully before investing. It is possible to lose money investing in securities.

Data presented is as of the period specified for this report, unless otherwise specified within a table heading. Data and expense ratios presented are the most current made available at the time of production. For mutual funds, the fund company may have more recent data available on its website. Price corrections that impact performance data may occur after production of this material.