

**Cigna 401(k) Plan**  
July 1, 2023 - September 30, 2023



**At Your Service**

Visit [www.retirement.prudential.com](http://www.retirement.prudential.com)

877-778-2100

Hearing Impaired: Call (TDD) 877-760-5166

MEGHAN E. PASICZNYK  
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NAPLES FL 34103-3519

**Account Overview**

Beginning Value on 07/01/2023	\$603,147.41
Additions	0.00
Deductions	-19.60
Change in Value	-14,634.14
<b>Ending Value on 09/30/2023</b>	<b>\$588,493.67</b>
<b>Vested Percentage</b>	<b>100%</b>
<b>My Year to Date Contributions</b>	<b>\$22,500.00</b>
<b>My Organization's Year to Date Contributions</b>	<b>\$16,221.10</b>

For details, log on to your account at [www.retirement.prudential.com](http://www.retirement.prudential.com)

**Current Asset Allocation**

27%	Stable Value
35%	Equity - U.S. Large
38%	Equity - Gbl / International

*This is the allocation of your current investments.  
Percentages may not be exact due to rounding.*

**Personal Performance  
as of 09/30/2023**

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 specific investments.

▽ - 2.43% 07/01 - 09/30

▲ + 6.91% Since January 1<sup>st</sup>

**News & Important Information\*\***

Effective 10/10/23, certain management fee reductions will occur. The new total annual operating expenses for the following funds after the reduction are: the High Yield Bond Fund decreases from 0.32% to 0.27% and the Small Cap Blend Fund decreases from 0.64% to 0.62% due to a fee reduction for the component Small Cap Value / Integrity Fund.

On April 1, 2022, Empower acquired the full service retirement business of Prudential Financial Inc. For additional information, please visit: <https://docs.empower-retirement.com/Empower/PRU/Empower-Transition-Disclosure-Participant.pdf>.

To learn more about the Cigna 401(k) Plan, read the Cigna 401(k) Plan Summary Plan Description (SPD) and the Cigna 401(k) Plan Prospectus Effective June 1, 2022.

**Contributions:** This statement reflects contributions from paychecks dated July 14, 2023 through September 22, 2023.



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Remember, you can use [www.retirement.prudential.com](http://www.retirement.prudential.com) to access detailed account information such as investment performance (including benchmarks, asset categories, and expense ratios), investment allocations, transaction history, contribution detail and much, much more!

## Account Activity by Fund from 07/01/23 - 09/30/23

Fund Name	Beginning Value	Additions & Deductions	Change in Value	Ending Value	Units/Shares on 09/30/2023
Fixed Income Fund	\$157,025.08	\$-5.08	\$1,154.86	\$158,174.86	5,145.357
Dryden S&P 500 Index (ISP)	213,881.90	-6.93	-7,020.98	206,853.99	578.800
All World ex-US Stock Index	232,240.43	-7.59	-8,768.02	223,464.82	20,110.237
<b>Total</b>	<b>\$603,147.41</b>	<b>\$-19.60</b>	<b>\$-14,634.14</b>	<b>\$588,493.67</b>	

## Non-Investment Fee/Expense & Other

### Adjustments

Transaction Date	Description	Amount
07/03/23	Plan Administration Expense	\$-19.60
<b>Total</b>		<b>\$-19.60</b>

The fees and expenses itemized above, if any, do not include additional fees and expenses which may be routinely charged as part of the operating expenses of the underlying funds/portfolio companies such as 12b-1 fees, sub-transfer agent fees, guarantee fees, and asset charges, some of which may also be used to pay for the administrative expenses of the plan.

With the exception of the loan charge, which will be specifically shown in this statement, the fees for the variable annuity contract (if applicable) described below and the expense ratios imposed by the underlying funds/portfolio companies are reflected in the cost of the unit value for the separate account in which you invest.

## Important Information\*\*

**To help achieve long-term retirement security**, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments can help you achieve a favorable rate of return, while minimizing your overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security, to perform very well often cause another asset category, or another particular security, to perform poorly. If you invest more than 20% of your retirement savings in any one company or industry, your savings may not be properly diversified. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk.

**In deciding how to invest** your retirement savings, you should take into account all of your assets, including any retirement savings outside of this account. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different tolerances for risk.

**It is also important** to periodically review your investment portfolio, your investment objectives, and your investment options to help ensure that your retirement savings will meet your retirement goals.

**You may also choose** to visit the Department of Labor's website at

<https://www.dol.gov/agencies/ebsa/laws-and-regulations/laws/pension-protection-act/investing-and-diversification> for additional information on investing and diversification.

**Additions & Deductions** to your account include any contributions, exchanges in/out, withdrawals, transferred assets, expenses, and adjustments.

**Trusted Contact:** You may, but are not required to, name a trusted contact person who is intended to be a resource that could assist Prudential in the event of suspected financial exploitation. Additional information is available on the Financial Industry Regulatory Authority website at [www.finra.org](http://www.finra.org). To add, update, or remove a trusted contact, please call our contact center.

**Investments:** The value of your investment in each fund is calculated at the end of the statement period (number of units/shares x the unit/share price). Any transactions pending settlement have not been included.

**Non-Investment Fee/Expense & Other Adjustments** reflect any fees, expenses, or adjustments that were deducted from or credited to your account during the statement period. This does not include any investment-related fees charged by an investment fund (other than any portion of the total annual operating expenses of one or more of the plan's investment funds, where such portion was credited to your account). For more information on investment fees, please review the Fund Fact Sheets which can be accessed on-line.

**Stock Investments:** Your plan provides employer stock as an investment option and you may be subject to restrictions that affect your ability to trade employer stock (impacting the amount and timing of your trades).

**Review & Keep this statement:** Your statement contains information and prices provided by third parties. Please review your statement and immediately report any problems to Prudential Retirement. If you fail to notify us within 60 days after receiving this statement, Prudential Retirement will not be obligated to correct past errors. Changes in prices received after the issuance of this statement will be reflected on your next statement. Participants are advised that any oral communications should be re-confirmed in writing to further protect their rights, including rights under the Securities Investor Protection Act. As a reminder, important documents relating to your account, such as annual notices, tax forms, transaction confirmations, and quarterly statements have been posted to Prudential's password protected website for your account and can be found under Statements & Documents. You can access these documents for both current and past periods. Once accessed, these documents can be read, printed and saved. As always, paper copies are available free of charge. Be sure to also review important profile information like your mailing address and e-mail address to ensure everything is up-to-date. "EMPOWER" and all associated logos, and product names are trademarks of Empower Annuity Insurance Company of America. ©2022 Empower Retirement, LLC. All rights reserved.

Prudential Retirement's group annuity contracts are issued by **Prudential Retirement Insurance and Annuity Company (PRIAC)**, Hartford, CT, a Prudential Financial company.



Fund shares are offered by Prudential Investment Management Services LLC (PIMs), (Member SIPC), Newark, NJ. All registered securities transactions are effected through PIMS, a Prudential Financial company and a registered broker-dealer which acts as our agent. Information regarding compensation earned by PIMS will be furnished upon request.

Information on the holdings for any Prudential Separate Account is located at [www.retirement.prudential.com](http://www.retirement.prudential.com).

You may also contact 877-778-2100 to request this information.

**\*\*This material is intended to provide information only. This material is not intended as advice or recommendation about investing or managing your retirement savings. By sharing this information, Prudential Retirement is not acting as your fiduciary as defined by the Department of Labor or otherwise. If you need investment advice, please consult with a qualified professional.**



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### Market Timing/Excessive Trading Notice

*We are sending you this Notice to inform you about the market timing/excessive trading policies and procedures that apply to your retirement plan. The following questions and answers describe market timing/excessive trading and what it may mean for you.*

**Q: What is market timing/excessive trading?**

**A:** Market timing/excessive trading is the frequent trading of shares in an investment option, typically in response to short-term fluctuations in the market. Market timing/excessive trading in large amounts can result in financial advantages to the market timer/excessive trader; however, it can also disrupt the portfolio management of the investment option and result in increased costs and reduced returns to plans and plan participants invested in that investment option.

**Q: How does this apply to me?**

**A:** Your plan has adopted Empower's model policy on market timing/excessive trading. The policy is designed to protect the interests of the vast majority of plan participants, who are long-term investors, by identifying and stopping abusive or excessive trading. The policy defines market timing or excessive trading as follows: *One or more "round trip" trades within a thirty-day period, where the total of the buys or sells in the transaction is greater than \$25,000. (A "round trip" is defined as a transfer into and out of, or out of and into, the same fund offered as part of your plan or program.)* Empower will continue to monitor trading activity and applicable new regulatory requirements. If necessary, the criteria will be modified to reflect these requirements.

**Q: Does this policy apply to all trading activity?**

**A:** No. Certain trading activities do not constitute excessive trading under the policy. Examples are automatic or system-driven transactions, including contributions or loan repayments by payroll deduction, re-mapping transactions, hardship withdrawals, regularly scheduled or periodic distributions, or periodic rebalancing through a systematic rebalancing program that is not initiated by the participant.

**Q: How does Empower administer this policy?**

**A:** If you engage in market timing/excessive trading activities, you will first receive a "Warning Letter" mailed to your home. If these activities happen again within the same six month period, Empower will notify you and place you "on restriction" for a three-month period. During the restriction period, you will be able to conduct investment-related transactions (for example transfers among funds) only by U.S. Postal mail. If you attempt to make an investment-related transaction via the Internet, the Voice Response System, fax or "overnight" mail, it will not be honored.

If you have other questions, please contact us at the toll-free number listed on this statement. To obtain a copy of the complete market timing/excessive trading policy, please contact Empower.