



PLAN CELEBRATES NATIONAL RETIREMENT SECURITY WEEK —OCTOBER 20–28, 2016

Celebrate National Retirement Security Week by participating in various education events for 7 days in October 2016 where you'll learn why the Island Savings Plan is an important benefit that can help you meet your retirement goals.

Open House Events are both online with webinars and at the Prudential Retirement office, at 1100 Alakea Street, Suite 1550, Honolulu, HI.

ONE-ON-ONE SESSIONS

From 7:00 a.m. to 7:00 p.m. each weekday from October 20–28, 2016—appointments are suggested.

Is your retirement savings still on track?

Retirement Education Counselors are available to meet with you at the local office for a personal consultation. Go to prudential.com/islandsavings and click on the “Announcements” section for details or you may also call 888-712-5642 (select option 2) to make an appointment.

LUNCH N’ LEARN WORKSHOPS

Monday–Friday, 12:00 p.m. Noon and 1:00 p.m. each weekday from October 20–28, 2016.

Bring your lunch for a 20-minute workshop where you'll learn how joining the Plan can benefit you. Call 888-712-5642 (select option 2) to reserve your seat.

JOIN A WEBINAR!

We will also be hosting a series of webinars:

- Island Savings Plan Overview
- Island Savings Plan Pre-Retirement
- The Power of Ahupua’a

Go to prudential.com/islandsavings and click on the “Announcements” section for a full schedule and links to attend a webinar.

In This Issue:

- National Retirement Security Week
- Employees' Benefits Fair
- Tips on navigating the various sections of your account page
- Fund updates

OCTOBER						
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- One-on-one Sessions
- Lunch n’ Learn Workshops



Employees' Benefits Fair is coming to Kauai in November!

You are invited to learn more about the Plan . Mark your calendar to attend the upcoming Benefits Fair at Kauai Marriott Resort Kauai Ballroom to obtain information about the benefits and features of the Plan. Learn about all of the Plan's tools that are available to help you better prepare for retirement, talk with representatives of the various Plan investment providers, to learn about the investment options offered, and gather information about your other employment benefits from the various benefit plan administrators. Workshops will be held throughout the day, and there will also be plenty of prizes and giveaways.

This is a "one-stop shop" opportunity to get informed about your benefits—so don't miss it!

Employees' Benefits Fair

Date: Tuesday, November 1, 2016

Location:

Kauai Marriott Resort
3610 Rice Street
Lihue, HI 96766

Time: 9:00 a.m.—4:00 p.m.

Workshops:

- 9:15 a.m.—Island \$avings Plan Overview
- 10:15 a.m.—Island \$avings Plan – Pre-Retirement
- 11:15 a.m.—HI529 College Savings Program
- 12:15 p.m.—Morningstar® Investment Advice and Managed Accounts
- 1:15 p.m.—Island \$avings Plan Overview
- 2:15 p.m.—Understanding Market Behavior
- 3:15 p.m.—Island \$avings Plan – Pre-Retirement

FUND UPDATES

Important update on the PIMCO Total Return Fund: At their November 24, 2014 meeting, the Board voted to initiate a search process for a replacement core bond fund due to PIMCO's underperformance relative to their benchmark.. Stay tuned for more updates on the search process.

Stable Value Fund:

Effective October 1, 2016, the Fourth Quarter 2016 rate is 2.83%.

On the watch list:

Victory Institutional Diversified Stock Fund, MainStay Large Cap Growth Fund and PIMCO Total Return Fund.



Tips on navigating the various sections of your account page

The website has been redesigned with a new look and feel, as well as enhanced navigation options to help users get the information that matters most to them. Your Plan account is also mobile optimized—so you can now access your information any time, from virtually anywhere.

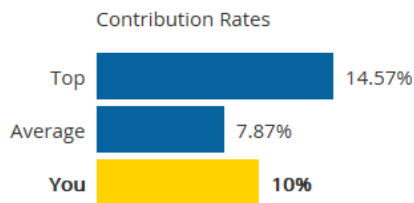
Once you've logged in to your account, simply click the "View Details" button or click the Plan name to review more in-depth account information. There are new expandable sections that allow for easy navigation.

Account Summary As of 09/23/2016

Account Value \$71,325.71 View Your Investments	Vested Amount ⓘ \$71,325.71	Personal Performance ⓘ ↑ +4.08% 04/01/2016 - 06/30/2016 Custom Date Range Start Date: 01/01/2016 End Date: 09/25/2016 View
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New Peer Comparison* lets you see how your savings stack up against others who are similar to you.

Your contribution rate compared to people like you



A small change now can make a big difference in your retirement income later.

[Increase Contributions](#)

[About these numbers](#)

* Peer comparison is only available for active participants with a percentage contribution election.

Transactions & Settings

Recent Transactions	Value	Account Settings	Status	Action
09/20/16 Contribution	\$500.00	Beneficiaries		Review
09/06/16 Contribution	\$500.00	Total Contribution Rate	\$250	Change
09/02/16 Contribution Rate Change	Details	GoalMaker ⓘ	Off	Activate
08/23/16 Contribution	\$250.00	Auto-Rebalance ⓘ	Off	Activate
View All Transactions		Investor Style	Aggressive	Change
		View Additional Settings		

Board of Trustees Introduces New Appointment to the Board

At its September 14, 2016 meeting, the Board welcomed Kalei Rapoza as the new incoming trustee appointed by Governor Ige. Mr. Rapoza is currently the Associate Director of the Human Resources Office at the University of Hawaii at Hilo and is responsible for providing quality service and expertise in all areas of human resources. The Board looks forward to having Mr. Rapoza share his wealth of management skills and human resources experience.

RETIREMENT EDUCATION COUNSELORS

Tom Kalili *Big Island*

Kapena Kim *Oahu/Maui*

Peter Eddy *Oahu/Kauai*

Al Lee *Oahu/Molokai/Lanai*

Kevin Malmud *Plan Manager*

BOARD OF TRUSTEES

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Employee Member, County of Kauai Department of Finance

Kalei Rapoza

Employee Member, University of Hawaii at Hilo

Island Savings Plan Line:
888-71-ALOHA
(888-712-5642)

Automated phone system is available 24/7.

- **Select "1" to speak to a participant service representative**
Monday through Friday, 2:00 a.m. to 3:00 p.m. HST, (Daylight Savings), or 3:00 a.m. to 4:00 p.m., HST (Daylight Savings ends)
- **Press "2" to contact a local Island Savings Plan Retirement Education Counselor**
Monday through Friday, 8:00 a.m. to 5:00 p.m. HST, and Saturday, 8:00 a.m. to 12:00 p.m. HST.
- **Website: prudential.com/islandsavings**



Prudential Retirement Honolulu Office

1100 Alakea Street, Suite 1550
Honolulu, HI, 96813

Office Hours

8:00 a.m. to 5:00 p.m. HST,
Monday to Friday
8:00 a.m. to 12:00 p.m. HST, Saturday

Free Parking

Entrance on Alakea Street,
parking ticket validated at
the local office.



Prudential

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