

HOW TO READ YOUR SFDPC STATEMENT

Account Overview

Your SFDPC statement will start with an account overview. This includes your beginning value; additions, such as contributions, if any; deductions, which includes fees; and your change and ending value.

Personal Performance

See how your account performed for the time period shown.

Current Asset Allocation

A pie chart showing the asset classes into which your money is invested and their percentages.

Retirement Income Overview

(Available only on Detailed Statement and 12/31 Statement)

If you completed the online Retirement Income Calculator, this represents your estimated monthly retirement income compared to your monthly retirement goal.

News and Important Information

Recent news and SFDPC messages are included in this section.

Account Overview

Beginning Value on 07/01/2017	\$ 100,000
ADD: Fees	+ 1,000
DEDUCTIONS: Change in Value	- 1,000
Ending Value on 09/30/2017	\$ 101,000

Current Asset Allocation

- 15% Fixed Income/Money Market
- 55% Large Cap Stock
- 25% Mid Cap Stock
- 12% Small Cap Stock
- 8% Other

Personal Performance

as of 09/30/2017

▲ +1.00% % 07/01 - 09/30

▲ +1.00% % Since Inception

Retirement Income Overview as of 12/31/17

Estimated Retirement Income in Future Dollars

- Monthly Income \$1,000
- Retirement Income Gap \$1,000
- Monthly Goal \$1,000

Current Asset Allocation

- 100% Large Cap Stock

Account Activity by Fund

This section shows the beginning value; additions and deductions; change in value; ending value; and net expense ratio for the funds.

- » Beginning Value: balance as of the quarter's first business day
- » Additions: anything added to your account, such as contributions and fund transfers
- » Deductions: anything taken out of your account, including fund transfers, withdrawals and fees
- » Change in Value: amount of gain or loss in your account balance
- » Ending Value: account balance as of the quarter's last business day
- » Net Expense Ratio: fees the funds charge to cover their operating expenses

Non-Investment Fee/Expense & other Adjustments

Shown in this section are your plan expenses, which are reflected under "Deductions" in the "Account Overview" box shown on page 1 of your statement.

Detailed statements will show additional information about account holdings and valuations. If you would like to see a detailed statement, here's how:

- » Log in to your account at sfdcp.org
- » Under "View Details" on the left navigation bar, select "Statements & Documents."
- » In the "Statement Format Preference" section, click "Change," then select "Detailed" and click "Submit."
- » To view a statement snapshot for a certain period, under "Custom Statement," enter your desired time frame, then click the "Go" button.

Printed on 04/26/2018 10:00 AM. To view this statement online, click on the "View Statement" link in the top right corner of the page.

Account Activity by Fund from 07/01/17 - 09/30/17					
Fund Name	Beginning Value	Additions	Deductions	Ending Value	Net Expense Ratio (%)
SFDCP Core Bond	\$ 300,000	\$ 0.00	\$ 0.00	\$ 300,000	.00
SFDCP Large Cap Core Equity	300,000	- 0.00	0.00	300,000	.00
SFDCP Large Cap Growth	300,000	0.00	0.00	300,000	.00
SFDCP Int. Bond	300,000	0.00	0.00	300,000	.00
SFDCP Mid Cap Core	300,000	0.00	0.00	300,000	.00
SFDCP Small Cap Growth	300,000	- 0.00	0.00	300,000	.00
SFDCP Int. Bond	300,000	0.00	0.00	300,000	.00
SFDCP Total Equity	300,000	- 0.00	0.00	300,000	.00
Total	\$ 3,000,000	\$ 0.00	\$ 0.00	\$ 3,000,000	.00

Non-Investment Fee/Expense & Other Adjustments		
Transaction Date	Description	Amount
07/01/17	Plan Administrative Expense	\$ 0.00
07/01/17	Third Party Expense	- 0.00
09/29/17	Plan Service Fee	- 0.00
Total		\$ 0.00

Important Information**

The net expense ratio is the percentage of the fund's assets that are used to pay the fund's operating expenses. The net expense ratio is calculated as the fund's operating expenses divided by the fund's average net assets. The net expense ratio is expressed as a percentage.

The net expense ratio is calculated as the fund's operating expenses divided by the fund's average net assets. The net expense ratio is expressed as a percentage.

The net expense ratio is calculated as the fund's operating expenses divided by the fund's average net assets. The net expense ratio is expressed as a percentage.

Remember, your statement is always available to you online and can be delivered by U.S. mail or by email.

1. Log in to your account at sfdcp.org.
2. Under "View Details" on the left navigation bar, select "Statements & Documents."
3. In the "Delivery Preference" section, click the "Change" link, then select "E-Delivery" and then "Submit."

Questions about your statement?

Call **888-SFDCP-4U** (888-733-2748), or 877-760-5166 (hearing impaired).



This information is for educational purposes only and is not an offer or a solicitation to invest in any particular security, product or service. Call the Participant Service Center for more information on the investment options available under your plan and the administrative charges that may apply to your account.

Retirement products and services are provided by Prudential Retirement Insurance and Annuity Company (PRIAC), Hartford, CT or its affiliates. PRIAC is a Prudential Financial company.

© 2018 Prudential Financial, Inc. and its related entities. Prudential, the Prudential logo, the Rock symbol and Bring Your Challenges are service marks of Prudential Financial, Inc. and its related entities, registered in many jurisdictions worldwide.