

Prudential Guaranteed Fund ("PGF") Disclosure Notice

The Prudential Guaranteed Fund is made available through a group annuity contract ("Contract") issued to Millennium Trust, as custodian for your Individual Retirement Account ("IRA"). Below is a summary of certain charges that may apply to withdrawals from the PGF. Please review this summary carefully.

Withdrawal Charge

If the total dollar amount of all IRA account deposits in the Contract reaches \$25,000,000, a withdrawal charge may apply. The charge will apply as follows. If the total withdrawals from the Contract by all IRA account holders exceed twenty percent (20%) of the Contract balance at the start of the contract year, subsequent withdrawals during that contract year will be subject to a four percent (4.00%) withdrawal charge. A new contract year begins each September 1.

The withdrawal charge will not apply to withdrawals on account of an account holder's death, to satisfy the minimum distribution requirements (under Section 401(a)(9) of the Internal Revenue Code), due to the escheatment of an account holder's IRA account, or for withdrawals to pay any fees due to the custodian of your IRA.

If you have any questions, please contact Millennium Trust's Rollover Solutions Client Services Team.

The PGF Account is a group annuity product issued by The Prudential Insurance Company of America, Newark, NJ and is backed by the full faith and creditworthiness of the issuer. Deposits made to the product are deposited in the issuer's general account. Principal and interest are fully guaranteed by the issuer.