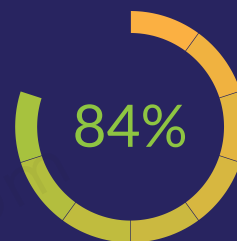


PGIM

TRUST SCORE



PGIM, federally registered in 1984, is a Registered Investment Advisor (RIA) in 51 state(s) with a licensed staff of 937 advisors. PGIM manages \$846 billion and provides investment advisory services for 1 clients (1:1 advisor/client ratio).

BENEFITS

- Firm uses a transparent fee-only model
- Firm has \$1B or more in assets under management
- Firm has been federally registered for 34 years
- Communications sent to the firm's website are secure and encrypted
- Firm does not have any misdemeanor convictions
- Firm does not have any felony convictions
- Firm does not have an attorney conflict

CONSIDERATIONS

- There is only one licensed advisor for every 1 clients (industry average 1:50)
- Firm serves fewer than 1,000 clients
- Firm has a disciplinary history
- Firm is a broker-dealer, or is affiliated with one, and may be subject to compensation-related conflicts of interest
- Firm actively engages in insurance sales and may be incentivized to insure clients with products that generate high sales commissions when lower cost alternatives may exist

BENEFITS (cont.)

CONSIDERATIONS (cont.)

Firm privately manages or owns some of the products they recommend and may be incentivized to sell those products over others to their investors

Firm may recommend proprietary investments and products that generate larger commissions than other similar non-proprietary products

Firm may receive soft-dollar benefits that could incentivize them to push trades through broker-dealers that provide advantages to the firm instead of through broker-dealers that could provide the best execution for their clients

Firm has previously had their authorization to act as an attorney, accountant, or federal contractor revoked or suspended