



State of Hawaii Deferred Compensation Plan Performance as of 02/28/2022

The performance quoted represents past performance. The investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than original cost. Past performance does not guarantee future results. Current performance may be lower or higher than the performance data quoted. For performance information current to the most recent month end, please call 888-71A-LOHA or visit our website at www.prudential.com/islandsavings. Past performance is not indicative of future performance and short periods of performance may be particularly unrepresentative of long-term performance.

Monthly reports may only be used when accompanied by quarterly reports.

Average Annual Returns

Asset Class, Fund and Index	Ticker	1 Month	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception	Inception Date	Gross/Net Expense Ratio
Stable Value											
Stable Value Fund	--	0.16%	0.50%	0.33%	2.11%	2.56%	2.69%	--	2.73%	06/20/2013	-- / --
5 Yr Treasury Avg Yield	--	0.14%	0.37%	0.27%	1.06%	1.08%	1.60%	--	--	--	
Fixed Income - Intermediate Core Bond											
<i>Fixed income investment (bond) funds are subject to interest rate risk; their value will decline as interest rates rise. Fund shares are not guaranteed by the U.S. Government.</i>											
BlackRock Total Return Bond Fund Class F	--	-1.47%	-3.88%	-3.68%	-2.66%	4.10%	--	--	3.12%	10/12/2017	0.189% / 0.189%
BlackRock US Bond Index F CI	--	-1.11%	-3.48%	-3.17%	-2.62%	3.34%	2.76%	2.52%	--	04/01/2010	0.038% / 0.038%
Bloomberg U.S. Aggregate Bond Index	--	-1.12%	-3.49%	-3.25%	-2.64%	3.30%	2.71%	2.47%	--	--	
Allocation - Target-Date Retirement Income											
<i>Keep in mind that application of asset allocation and diversification concepts does not assure a profit or protect against loss in a declining market. It is possible to lose money by investing in securities.</i>											
<i>The target-date is the approximate year when investors plan to retire and may begin withdrawing their money. The asset allocation of the target-date funds will become more conservative as the target-date approaches by lessening your equity exposure and increasing your exposure in fixed income investments. The principal value of an investment in a target-date fund is not guaranteed at any time, including the target-date. There is no guarantee that the fund will provide adequate retirement income. A target-date fund should not be selected solely based on age or retirement date. Before investing, participants should carefully consider the fund's investment objectives, risks, charges and expenses, as well as their age, anticipated retirement date, risk tolerance, other investments owned, and planned withdrawals. The stated asset allocation may be subject to change. It is possible to lose money in a target-date fund, including losses near and following retirement. Investments in the funds are not deposits or obligations of any bank and are not insured or guaranteed by any governmental agency or instrumentality.</i>											
Vanguard Target Retirement Income Trust II [†]	--	-1.29%	-2.84%	-3.78%	1.64%	6.69%	5.64%	5.12%	--	02/29/2008	0.075% / 0.075%
Morningstar Lifetime Allocation Moderate Income TR USD	--	-0.92%	-2.24%	-3.92%	3.62%	7.31%	6.09%	5.16%	--	--	

Allocation - Target-Date 2015

Average Annual Returns

Asset Class, Fund and Index	Ticker	1 Month	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception	Inception Date	Gross/Net Expense Ratio
<i>The target-date is the approximate year when investors plan to retire and may begin withdrawing their money. The asset allocation of the target-date funds will become more conservative as the target-date approaches by lessening your equity exposure and increasing your exposure in fixed income investments. The principal value of an investment in a target-date fund is not guaranteed at any time, including the target-date. There is no guarantee that the fund will provide adequate retirement income. A target-date fund should not be selected solely based on age or retirement date. Before investing, participants should carefully consider the fund's investment objectives, risks, charges and expenses, as well as their age, anticipated retirement date, risk tolerance, other investments owned, and planned withdrawals. The stated asset allocation may be subject to change. It is possible to lose money in a target-date fund, including losses near and following retirement. Investments in the funds are not deposits or obligations of any bank and are not insured or guaranteed by any governmental agency or instrumentality.</i>											
Vanguard Target Retirement 2015 Trust II [†]	--	-1.31%	-2.87%	-3.83%	1.93%	7.16%	6.32%	6.45%	--	02/29/2008	0.075% / 0.075%
Morningstar Lifetime Allocation Moderate 2015 TR USD	--	-1.32%	-3.22%	-5.05%	3.79%	8.39%	7.08%	6.37%	--	--	

Allocation - Target-Date 2020

The target-date is the approximate year when investors plan to retire and may begin withdrawing their money. The asset allocation of the target-date funds will become more conservative as the target-date approaches by lessening your equity exposure and increasing your exposure in fixed income investments. The principal value of an investment in a target-date fund is not guaranteed at any time, including the target-date. There is no guarantee that the fund will provide adequate retirement income. A target-date fund should not be selected solely based on age or retirement date. Before investing, participants should carefully consider the fund's investment objectives, risks, charges and expenses, as well as their age, anticipated retirement date, risk tolerance, other investments owned, and planned withdrawals. The stated asset allocation may be subject to change. It is possible to lose money in a target-date fund, including losses near and following retirement. Investments in the funds are not deposits or obligations of any bank and are not insured or guaranteed by any governmental agency or instrumentality.

Vanguard Target Retirement 2020 Trust II [†]	--	-1.65%	-3.14%	-4.66%	2.87%	8.61%	7.56%	7.53%	--	02/29/2008	0.075% / 0.075%
Morningstar Lifetime Allocation Moderate 2020 TR USD	--	-1.51%	-3.55%	-5.55%	3.92%	8.88%	7.56%	6.97%	--	--	

Allocation - Target-Date 2025

The target-date is the approximate year when investors plan to retire and may begin withdrawing their money. The asset allocation of the target-date funds will become more conservative as the target-date approaches by lessening your equity exposure and increasing your exposure in fixed income investments. The principal value of an investment in a target-date fund is not guaranteed at any time, including the target-date. There is no guarantee that the fund will provide adequate retirement income. A target-date fund should not be selected solely based on age or retirement date. Before investing, participants should carefully consider the fund's investment objectives, risks, charges and expenses, as well as their age, anticipated retirement date, risk tolerance, other investments owned, and planned withdrawals. The stated asset allocation may be subject to change. It is possible to lose money in a target-date fund, including losses near and following retirement. Investments in the funds are not deposits or obligations of any bank and are not insured or guaranteed by any governmental agency or instrumentality.

Vanguard Target Retirement 2025 Trust II [†]	--	-1.98%	-3.48%	-5.41%	3.35%	9.60%	8.40%	8.27%	--	02/29/2008	0.075% / 0.075%
Morningstar Lifetime Allocation Moderate 2025 TR USD	--	-1.65%	-3.73%	-5.98%	4.17%	9.39%	8.12%	7.68%	--	--	

Allocation - Target-Date 2030

The target-date is the approximate year when investors plan to retire and may begin withdrawing their money. The asset allocation of the target-date funds will become more conservative as the target-date approaches by lessening your equity exposure and increasing your exposure in fixed income investments. The principal value of an investment in a target-date fund is not guaranteed at any time, including the target-date. There is no guarantee that the fund will provide adequate retirement income. A target-date fund should not be selected solely based on age or retirement date. Before investing, participants should carefully consider the fund's investment objectives, risks, charges and expenses, as well as their age, anticipated retirement date, risk tolerance, other investments owned, and planned withdrawals. The stated asset allocation may be subject to change. It is possible to lose money in a target-date fund, including losses near and following retirement. Investments in the funds are not deposits or obligations of any bank and are not insured or guaranteed by any governmental agency or instrumentality.

Average Annual Returns

Asset Class, Fund and Index	Ticker	1 Month	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception	Inception Date	Gross/Net Expense Ratio
Vanguard Target Retirement 2030 Trust II [†]	--	-2.17%	-3.62%	-5.86%	3.96%	10.35%	9.06%	8.88%	--	02/29/2008	0.075% / 0.075%
Morningstar Lifetime Allocation Moderate 2030 TR USD	--	-1.74%	-3.70%	-6.32%	4.62%	9.99%	8.77%	8.44%	--	--	

Allocation - Target-Date 2035

The target-date is the approximate year when investors plan to retire and may begin withdrawing their money. The asset allocation of the target-date funds will become more conservative as the target-date approaches by lessening your equity exposure and increasing your exposure in fixed income investments. The principal value of an investment in a target-date fund is not guaranteed at any time, including the target-date. There is no guarantee that the fund will provide adequate retirement income. A target-date fund should not be selected solely based on age or retirement date. Before investing, participants should carefully consider the fund's investment objectives, risks, charges and expenses, as well as their age, anticipated retirement date, risk tolerance, other investments owned, and planned withdrawals. The stated asset allocation may be subject to change. It is possible to lose money in a target-date fund, including losses near and following retirement. Investments in the funds are not deposits or obligations of any bank and are not insured or guaranteed by any governmental agency or instrumentality.

Vanguard Target Retirement 2035 Trust II [†]	--	-2.28%	-3.62%	-6.16%	4.72%	11.15%	9.74%	9.51%	--	02/29/2008	0.075% / 0.075%
Morningstar Lifetime Allocation Moderate 2035 TR USD	--	-1.77%	-3.46%	-6.55%	5.21%	10.59%	9.39%	9.05%	--	--	

Allocation - Target-Date 2040

The target-date is the approximate year when investors plan to retire and may begin withdrawing their money. The asset allocation of the target-date funds will become more conservative as the target-date approaches by lessening your equity exposure and increasing your exposure in fixed income investments. The principal value of an investment in a target-date fund is not guaranteed at any time, including the target-date. There is no guarantee that the fund will provide adequate retirement income. A target-date fund should not be selected solely based on age or retirement date. Before investing, participants should carefully consider the fund's investment objectives, risks, charges and expenses, as well as their age, anticipated retirement date, risk tolerance, other investments owned, and planned withdrawals. The stated asset allocation may be subject to change. It is possible to lose money in a target-date fund, including losses near and following retirement. Investments in the funds are not deposits or obligations of any bank and are not insured or guaranteed by any governmental agency or instrumentality.

Vanguard Target Retirement 2040 Trust II [†]	--	-2.40%	-3.67%	-6.50%	5.45%	11.91%	10.39%	10.02%	--	02/29/2008	0.075% / 0.075%
Morningstar Lifetime Allocation Moderate 2040 TR USD	--	-1.75%	-3.17%	-6.70%	5.76%	11.10%	9.85%	9.40%	--	--	

Allocation - Target-Date 2045

The target-date is the approximate year when investors plan to retire and may begin withdrawing their money. The asset allocation of the target-date funds will become more conservative as the target-date approaches by lessening your equity exposure and increasing your exposure in fixed income investments. The principal value of an investment in a target-date fund is not guaranteed at any time, including the target-date. There is no guarantee that the fund will provide adequate retirement income. A target-date fund should not be selected solely based on age or retirement date. Before investing, participants should carefully consider the fund's investment objectives, risks, charges and expenses, as well as their age, anticipated retirement date, risk tolerance, other investments owned, and planned withdrawals. The stated asset allocation may be subject to change. It is possible to lose money in a target-date fund, including losses near and following retirement. Investments in the funds are not deposits or obligations of any bank and are not insured or guaranteed by any governmental agency or instrumentality.

Vanguard Target Retirement 2045 Trust II [†]	--	-2.53%	-3.70%	-6.83%	6.20%	12.68%	10.92%	10.31%	--	02/29/2008	0.075% / 0.075%
Morningstar Lifetime Allocation Moderate 2045 TR USD	--	-1.73%	-2.95%	-6.77%	6.04%	11.38%	10.08%	9.50%	--	--	

Allocation - Target-Date 2050

Average Annual Returns

Asset Class, Fund and Index	Ticker	1 Month	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception	Inception Date	Gross/Net Expense Ratio
<i>The target-date is the approximate year when investors plan to retire and may begin withdrawing their money. The asset allocation of the target-date funds will become more conservative as the target-date approaches by lessening your equity exposure and increasing your exposure in fixed income investments. The principal value of an investment in a target-date fund is not guaranteed at any time, including the target-date. There is no guarantee that the fund will provide adequate retirement income. A target-date fund should not be selected solely based on age or retirement date. Before investing, participants should carefully consider the fund's investment objectives, risks, charges and expenses, as well as their age, anticipated retirement date, risk tolerance, other investments owned, and planned withdrawals. The stated asset allocation may be subject to change. It is possible to lose money in a target-date fund, including losses near and following retirement. Investments in the funds are not deposits or obligations of any bank and are not insured or guaranteed by any governmental agency or instrumentality.</i>											
Vanguard Target Retirement 2050 Trust II [†]	--	-2.55%	-3.71%	-6.93%	6.28%	12.78%	10.98%	10.32%	--	02/29/2008	0.075% / 0.075%
Morningstar Lifetime Allocation Moderate 2050 TR USD	--	-1.71%	-2.86%	-6.79%	6.01%	11.44%	10.11%	9.46%	--	--	

Allocation - Target-Date 2055

The target-date is the approximate year when investors plan to retire and may begin withdrawing their money. The asset allocation of the target-date funds will become more conservative as the target-date approaches by lessening your equity exposure and increasing your exposure in fixed income investments. The principal value of an investment in a target-date fund is not guaranteed at any time, including the target-date. There is no guarantee that the fund will provide adequate retirement income. A target-date fund should not be selected solely based on age or retirement date. Before investing, participants should carefully consider the fund's investment objectives, risks, charges and expenses, as well as their age, anticipated retirement date, risk tolerance, other investments owned, and planned withdrawals. The stated asset allocation may be subject to change. It is possible to lose money in a target-date fund, including losses near and following retirement. Investments in the funds are not deposits or obligations of any bank and are not insured or guaranteed by any governmental agency or instrumentality.

Vanguard Target Retirement 2055 Trust II [†]	--	-2.57%	-3.70%	-6.92%	6.28%	12.78%	10.97%	10.32%	--	08/31/2010	0.075% / 0.075%
Morningstar Lifetime Allocation Moderate 2055 TR USD	--	-1.70%	-2.84%	-6.79%	5.86%	11.38%	10.08%	9.36%	--	--	

Allocation - Target-Date 2060

The target-date is the approximate year when investors plan to retire and may begin withdrawing their money. The asset allocation of the target-date funds will become more conservative as the target-date approaches by lessening your equity exposure and increasing your exposure in fixed income investments. The principal value of an investment in a target-date fund is not guaranteed at any time, including the target-date. There is no guarantee that the fund will provide adequate retirement income. A target-date fund should not be selected solely based on age or retirement date. Before investing, participants should carefully consider the fund's investment objectives, risks, charges and expenses, as well as their age, anticipated retirement date, risk tolerance, other investments owned, and planned withdrawals. The stated asset allocation may be subject to change. It is possible to lose money in a target-date fund, including losses near and following retirement. Investments in the funds are not deposits or obligations of any bank and are not insured or guaranteed by any governmental agency or instrumentality.

Vanguard Target Retirement 2060 Trust II [†]	--	-2.56%	-3.69%	-6.90%	6.29%	12.81%	10.99%	--	10.29%	03/01/2012	0.075% / 0.075%
Morningstar Lifetime Allocation Moderate 2060 TR USD	--	-1.70%	-2.84%	-6.79%	5.68%	11.30%	10.01%	--	--	--	

Allocation - Target-Date 2065+

The target-date is the approximate year when investors plan to retire and may begin withdrawing their money. The asset allocation of the target-date funds will become more conservative as the target-date approaches by lessening your equity exposure and increasing your exposure in fixed income investments. The principal value of an investment in a target-date fund is not guaranteed at any time, including the target-date. There is no guarantee that the fund will provide adequate retirement income. A target-date fund should not be selected solely based on age or retirement date. Before investing, participants should carefully consider the fund's investment objectives, risks, charges and expenses, as well as their age, anticipated retirement date, risk tolerance, other investments owned, and planned withdrawals. The stated asset allocation may be subject to change. It is possible to lose money in a target-date fund, including losses near and following retirement. Investments in the funds are not deposits or obligations of any bank and are not insured or guaranteed by any governmental agency or instrumentality.

Asset Class, Fund and Index	Ticker	1 Month	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception	Inception Date	Gross/Net Expense Ratio
Vanguard Target Retirement 2065 Trust II ⁴	--	-2.56%	-3.67%	-6.93%	6.22%	12.78%	--	--	11.29%	07/17/2017	0.075% / 0.075%
Morningstar Lifetime Allocation Moderate 2060 TR USD	--	-1.70%	-2.84%	-6.79%	5.68%	11.30%	--	--	--	--	
Allocation - Global Allocation											
Investing in foreign securities presents certain unique risks not associated with domestic investments, such as currency fluctuation and political and economic changes. This may result in greater share price volatility.											
Keep in mind that application of asset allocation and diversification concepts does not assure a profit or protect against loss in a declining market. It is possible to lose money by investing in securities.											
State Street Real Asset Non-Lending Series Fund Class C ⁴	--	3.50%	10.83%	5.74%	21.70%	11.71%	8.17%	3.49%	--	04/27/2010	0.22% / 0.22%
Morningstar Global Allocation TR USD	--	-1.92%	-3.70%	-5.92%	2.60%	9.05%	8.03%	7.03%	--	--	
Allocation - Balanced Blend											
Keep in mind that application of asset allocation and diversification concepts does not assure a profit or protect against loss in a declining market. It is possible to lose money by investing in securities.											
Fixed income investments are subject to interest rate risk and their value will decline as interest rates rise. It is possible to lose money by investing in securities.											
Vanguard Wellington™ Fund Admiral™ Shares ^{2,3}	VWENX	-3.25%	-3.28%	-6.84%	10.57%	12.07%	10.03%	10.03%	--	05/14/2001	0.16% / 0.16%
60% Russ 1000/40% Bloomberg Agg	--	-2.05%	-3.98%	-6.19%	7.16%	12.71%	10.52%	9.89%	--	--	
Large Cap - Value											
Investments in large cap funds are subject to market fluctuations and may lose value. The investment risks associated with these funds may be impacted by a variety of factors, including investment style, objective, holdings, and focus in particular industries. On average, investments in large cap funds may be considered more conservative than investments in small and mid-cap funds, potentially posing less overall volatility in exchange for less aggressive growth potential.											
WellingtonCIFI Trust Research	--	-0.54%	3.63%	-3.01%	17.69%	13.12%	9.37%	11.93%	--	05/04/2000	0.50% / 0.50%
Russell 1000 Value Index	--	-1.16%	2.63%	-3.46%	14.99%	12.22%	9.45%	11.71%	--	--	
Large Cap - Blend											
Investments in large cap funds are subject to market fluctuations and may lose value. The investment risks associated with these funds may be impacted by a variety of factors, including investment style, objective, holdings, and focus in particular industries. On average, investments in large cap funds may be considered more conservative than investments in small and mid-cap funds, potentially posing less overall volatility in exchange for less aggressive growth potential.											
BlackRock US Large Cap Index	--	-2.99%	-3.88%	-8.01%	16.39%	18.29%	15.22%	14.63%	--	03/31/2010	0.011% / 0.011%
S&P 500 Index	--	-2.99%	-3.89%	-8.01%	16.39%	18.24%	15.17%	14.59%	--	--	
Large Cap - Growth											

Average Annual Returns

Asset Class, Fund and Index	Ticker	1 Month	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception	Inception Date	Gross/Net Expense Ratio
<i>Investments in large cap funds are subject to market fluctuations and may lose value. The investment risks associated with these funds may be impacted by a variety of factors, including investment style, objective, holdings, and focus in particular industries. On average, investments in large cap funds may be considered more conservative than investments in small and mid-cap funds, potentially posing less overall volatility in exchange for less aggressive growth potential.</i>											
MainStay Winslow Large Cap Growth Fund Class I ^{2,3}	MLAIX	-4.43%	-14.74%	-14.82%	5.13%	19.39%	19.64%	15.50%	--	04/01/2005	0.72% / 0.72%
American Funds AMCAP Fund® Class R-6 ^{2,3}	RAFGX	-2.95%	-10.43%	-13.24%	4.74%	14.49%	13.58%	13.65%	--	05/01/2009	0.34% / 0.34%
Russell 1000 Growth Index	--	-4.25%	-10.61%	-12.47%	12.55%	23.18%	20.24%	16.97%	--	--	
Mid Cap - Blend											
<i>Small and mid-sized companies may present greater opportunities for capital appreciation, but may also involve greater risks than larger companies. As a result, the value of stocks issued by these companies may fluctuate more than stocks of larger issuers.</i>											
Blackrock US Small/Mid Cap Ind	--	0.02%	-9.54%	-10.07%	-6.54%	13.44%	11.98%	12.54%	--	04/01/2010	0.038% / 0.038%
Dow Jones U.S. Completion Total Stock Market Index	--	-0.02%	-9.61%	-10.11%	-6.64%	13.39%	11.75%	12.31%	--	--	
Small Cap - Blend											
<i>Small and mid-sized companies may present greater opportunities for capital appreciation, but may also involve greater risks than larger companies. As a result, the value of stocks issued by these companies may fluctuate more than stocks of larger issuers.</i>											
Harbor Small Cap Value Fund Institutional Class ^{2,3}	HASCX	2.25%	2.91%	-2.80%	3.01%	11.74%	9.81%	11.88%	--	12/14/2001	0.88% / 0.88%
Russell 2000 Index	--	1.07%	-6.62%	-8.66%	-6.01%	10.50%	9.50%	11.18%	--	--	
Small Cap - Growth											
<i>Small and mid-sized companies may present greater opportunities for capital appreciation, but may also involve greater risks than larger companies. As a result, the value of stocks issued by these companies may fluctuate more than stocks of larger issuers.</i>											
William Blair Small Mid Cap Growth	--	2.08%	-9.40%	-10.70%	-8.23%	12.95%	15.12%	--	12.72%	06/29/2015	0.765% / 0.765%
Russell 2500 Growth Index	--	0.30%	-12.51%	-12.93%	-13.74%	12.63%	13.22%	--	--	--	
International - Large Blend											
<i>Investments in large cap funds are subject to market fluctuations and may lose value. The investment risks associated with these funds may be impacted by a variety of factors, including investment style, objective, holdings, and focus in particular industries. On average, investments in large cap funds may be considered more conservative than investments in small and mid-cap funds, potentially posing less overall volatility in exchange for less aggressive growth potential.</i>											
<i>Investing in foreign securities presents certain unique risks not associated with domestic investments, such as currency fluctuation and political and economic changes. This may result in greater share price volatility.</i>											
BlackRock Non-US Equity Index	--	-3.02%	-1.94%	-5.81%	-0.54%	7.78%	7.42%	5.58%	--	04/01/2010	0.108% / 0.108%
MSCI EAFE (net)	--	-1.77%	-1.73%	-6.52%	2.83%	7.78%	7.16%	6.15%	--	--	

Average Annual Returns

Asset Class, Fund and Index	Ticker	1 Month	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception	Inception Date	Gross/Net Expense Ratio
International - Large Growth											
<i>Investments in large cap funds are subject to market fluctuations and may lose value. The investment risks associated with these funds may be impacted by a variety of factors, including investment style, objective, holdings, and focus in particular industries. On average, investments in large cap funds may be considered more conservative than investments in small and mid-cap funds, potentially posing less overall volatility in exchange for less aggressive growth potential.</i>											
<i>Investing in foreign securities presents certain unique risks not associated with domestic investments, such as currency fluctuation and political and economic changes. This may result in greater share price volatility.</i>											
MFS International Intrinsic Value Fund Class R6 ^{2,3}	MINJX	-2.51%	-7.90%	-11.66%	1.94%	10.88%	10.50%	10.54%	--	05/01/2006	0.62% / 0.62%
American Funds EuroPacific Growth Fund® Class R-6 ^{2,3}	REGRX	-4.32%	-9.43%	-11.37%	-9.44%	9.46%	8.97%	7.42%	--	05/01/2009	0.46% / 0.46%
MSCI EAFE Growth (net)	--	-2.22%	-8.70%	-12.48%	-0.95%	10.19%	9.39%	7.41%	--	--	
International - Emerging Market											
<i>Investing in emerging markets is generally riskier than investing in foreign securities. Emerging market countries may have unstable governments and/or economies that are subject to sudden change. These changes may be magnified by the countries' emergent financial markets, resulting in significant volatility to investments in these countries. These countries may also lack the legal, business and social framework to support securities markets.</i>											
Hartford Schroders Emerging Markets Equity Fund Class SDR ^{1,2,3}	SEMTX	-5.83%	-4.16%	-5.24%	-13.72%	7.48%	8.33%	4.38%	6.51%	12/30/2014	1.07% / 1.07%
MSCI Emerging Markets Net Dividend Index	--	-2.99%	-3.04%	-4.83%	-10.69%	6.04%	6.99%	3.24%	--	--	
Self-Directed Brokerage											
HAWAII SELF DIRECTED	--	--	--	--	--	--	--	--	--	06/14/2013	-- / --
S&P 500 Index	--	--	--	--	--	--	--	--	--	--	

3. These investments are registered mutual funds.

Disclosures

Some mutual funds and bank collective trusts, or their affiliates, compensate Prudential for selling their shares and servicing your retirement plan, as detailed in the Fact Sheet for that investment option. For other investment options, the charges reflected in the Expense Ratio are typically deducted by Prudential in return for investment and record-keeping services, and product distribution. For some plans, the charges also enable Prudential to satisfy the plan's request for allowances to defray plan expenses. Your retirement plan may not include investment options with lower fee structures or lower cost share classes in order to compensate Prudential, in the aggregate, for servicing your retirement plan.

The historical performance shown represents the change in net asset value of an investment over a stated period assuming the reinvestment of dividends and capital gains distributions. The performance results shown do not reflect the deduction of the sales charge that may apply if the Fund shares were purchased outside of the plans or other programs. If the sales charges were reflected, performance may be lower. This is the performance that best reflects your investment experience as sales charges do not apply to your plan. At times, certain mutual fund's performance may be extraordinarily high due to investing in sectors that achieved unprecedented returns. There can be no assurance that this performance can be repeated in the future.

In providing this information Prudential Retirement is not undertaking to provide impartial investment advice, or to give advice in a fiduciary capacity. Prudential Retirement may benefit from advisory and other fees paid to it or its affiliates for managing, selling, or settling of Prudential's proprietary mutual funds, and other investment products or securities offered by Prudential Retirement or its affiliates. Investment vehicles sponsored or managed by a Prudential Retirement affiliate generate more revenue for the Prudential enterprise than non-proprietary investment vehicles.

Prudential Retirement will also benefit from participant managed account services provided by third party Registered Investment Advisers (RIA) and sales personnel will receive compensation based upon plan sponsor adoption of the managed account service provided by a third-party RIA.

Prudential Retirement's sales personnel generally receive greater compensation if plan assets are invested in proprietary investment vehicles. Sales personnel also receive compensation if plan sponsors/employers adopt other plan features such as automatic enrollment, automatic escalation, offshore sourcing, electronic delivery, GreenPath, Wellthy and other financial wellness services.

Prudential Retirement may benefit directly from the difference between investment earnings of Prudential Retirement's stable value funds and the amount credited to deposits in those funds. Prudential Retirement may also benefit from broker-dealer or other entities' co-sponsorship of Prudential conferences.

Investors should carefully consider a fund's investment objectives, risks, charges and expenses before investing. The prospectus and (if available) summary prospectus contain complete information about the investment options available through your plan. Please call 888-71A-LOHA for a free prospectus and (if available) a summary prospectus containing this and other information about our funds. You should read the prospectus and summary prospectus (if available) carefully before investing. For variable insurance products, please read and consider carefully both the contract and fund prospectuses, if applicable, carefully before investing. It is possible to lose money by investing in securities.

Securities products and services are offered through Prudential Investment Management Services LLC (PIMS), Newark, NJ, a Prudential Financial company.

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.

Historical investment results are shown for each of the funds that are included in your plan. Performance results for nonproprietary funds were supplied by Morningstar, Inc. Morningstar's returns may differ slightly from the returns calculated by the fund. The performance information represents past performance. Past performance is not a guarantee of future performance.

Investing in securities involves risk, including the possible loss of principal. Unforeseen market conditions have the potential to maximize losses. Investors are urged to carefully consider their personal risk tolerance, retirement time horizon, and willingness to weather severe market downturns before making investment decisions.

Your investment returns are reduced by various fees and expenses. For each plan investment option, the "Gross/Net Expense Ratio" column shows these charges as an annual percentage. Depending on the type of investment, these charges are paid to Prudential or to unaffiliated mutual fund complexes or bank collective trusts.

Frequent exchanging of investment options may harm long-term investors. Policies may be in effect at the plan or the investment level to detect and deter exchanges that may be abusive. Such policies may require us to modify, restrict, suspend or terminate purchase or exchange privileges and impose redemption fees. Please refer to the prospectus, if available for the investment, for information on these potential restrictions and any applicable redemption fees. Otherwise, please contact your Prudential Representative.

Benchmark indices are unmanaged and cannot be invested in directly.

Available for Participant Use

Data presented is as of the period specified for this report, unless otherwise specified within a table heading. Data and expense ratios presented are the most current made available at the time of production. For mutual funds, the fund company may have more recent data available on its website. Price corrections that impact performance data may occur after production of this material.

1. **Performance displayed for periods beginning earlier than the "Inception Date" is based on the historical returns of the oldest share class of the fund, adjusted to reflect the fees and expenses of this share class. "Since Inception" performance when shown is based on the actual performance of this share class.**
2. © 2022 Morningstar. All Rights Reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. Past performance is no guarantee of future results.

Footnotes

4. This investment is a collective investment trust. For additional information on fees please refer to the trust company's website.

Terms

5 Yr Treasury Avg Yield - Market yield on U.S. Treasury securities at 5-year constant maturity, quoted on investment basis.

60% Russell 1000 / 40% Bloomberg Aggregate - An unmanaged, weighted average composite consisting of the 60% Russell 1000, 40% Bloomberg Aggregate.

Bloomberg Registered trademark - Source: Bloomberg Indices, POINT © 2021 Bloomberg Inc.: "Bloomberg and POINT are registered trademarks of Bloomberg Inc. or its affiliates".

Bloomberg U.S. Aggregate Bond Index - Measures the performance of investment grade, U.S. dollar-denominated, fixed-rate taxable bond market, including Treasuries, government-related and corporate securities, MBS (agency fixed-rate and hybrid ARM pass-through's), ABS, and CMBS. It rolls up into other Bloomberg flagship indices, such as the multi-currency Global Aggregate Index and the U.S. Universal Index, which includes high yield and emerging markets debt.

Dow Jones U.S. Completion Total Stock Market Index - The Dow Jones U.S. Completion Total Stock Market Index is a subindex of the Dow Jones U.S. Total Stock Market Index that excludes components of the S&P 500®.

Gross Expense Ratio - The Total Gross Expense Ratio represents the percentage of fund assets paid for operating expenses and management fees. It typically includes the following types of fees: accounting, administrator, advisor, auditor, board of directors, custodial, distribution (12b-1), legal, organizational, professional, registration, shareholder reporting, sub-advisor, and transfer agency. The expense ratio does not reflect the fund's brokerage costs, fee waivers, or investor sales charges. Expense data is typically quoted with two decimal places; however, three decimal places will be displayed when values are available.

Indexes - Investors cannot invest directly in an index.

London Stock Exchange Group - Source: London Stock Exchange Group plc and its group undertakings (collectively, the "LSE Group"). © LSE Group [2021]. FTSE Russell is a trading name of certain of the LSE Group companies. "FTSE[®]", "Russell[®]", "FTSE Russell[®]", "FTSE4Good[®]" are trade marks of the relevant LSE Group companies and are used by any other LSE Group company under license. All rights in the FTSE Russell indexes or data vest in the relevant LSE Group company which owns the index or the data. Neither LSE Group nor its licensors accept any liability for any errors or omissions in the indexes or data and no party may rely on any indexes or data contained in this communication. No further distribution of data from the LSE Group is permitted without the relevant LSE Group company's express written consent. The LSE Group does not promote, sponsor or endorse the content of this communication.

Morningstar Global Allocation TR USD - The Morningstar Global Allocation Index is a broadly diversified index of liquid 60% global equities and 40% global bonds that reflects the global investment opportunities available to an investor with a moderate risk tolerance.

Morningstar Lifetime Allocation Moderate 2015 TR USD - The index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2015. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility.

Morningstar Lifetime Allocation Moderate 2020 TR USD - The index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2020. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility.

Morningstar Lifetime Allocation Moderate 2025 TR USD - The index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2025. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility.

Morningstar Lifetime Allocation Moderate 2030 TR USD - The index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2030. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility.

Morningstar Lifetime Allocation Moderate 2035 TR USD - The index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2035. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility.

Morningstar Lifetime Allocation Moderate 2040 TR USD - The index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2040. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility.

Morningstar Lifetime Allocation Moderate 2045 TR USD - The index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2045. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility.

Morningstar Lifetime Allocation Moderate 2050 TR USD - The index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2050. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility.

Morningstar Lifetime Allocation Moderate 2055 TR USD - The index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2055. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility.

Morningstar Lifetime Allocation Moderate 2060 TR USD - The index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2060. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility.

Morningstar Lifetime Allocation Moderate Income TR USD - The index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target of moderate income. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility.

MSCI EAFE (net) - The MSCI EAFE Index is designed to represent the performance of large and mid-cap securities across 21 developed markets, including countries in Europe, Australasia and the Far East, excluding the U.S. and Canada. The Index is available for a number of regions, market segments/sizes and covers approximately 85% of the free float-adjusted market capitalization in each of the 21 countries.

MSCI EAFE Growth (net) - The MSCI EAFE Growth Index captures large and mid cap securities exhibiting overall growth style characteristics across Developed Markets countries around the world, excluding the US and Canada

MSCI Emerging Markets Net Dividend Index - Measures the performance of the large and mid cap segments of emerging market equity securities. It is free float-adjusted market-capitalization weighted.

Net Expense Ratio - The Total Net Expense Ratio represents fee charged against fund assets after adjustment for fee waivers if applicable. The Net Expense Ratio will equal the Gross Expense Ratio when no fee waivers are in place. Expense data is typically quoted with two decimal places; however, three decimal places will be displayed when values are available.

Russell 1000 Value Index - Measures the performance of the large-cap value segment of the US equity securities. It includes the Russell 1000 index companies with lower price-to-book ratios and lower expected growth values. It is market-capitalization weighted.

Russell 1000® Growth Index - Measures the performance of the large-cap growth segment of the US equity securities. It includes the Russell 1000 index companies with higher price-to-book ratios and higher forecasted growth values. It is market-capitalization weighted.

Russell 2000® Index - Measures the performance of the small-cap segment of the US equity universe. It is a subset of the Russell 3000 Index and it represents approximately 8% of the US market. It includes approximately 2,000 of the smallest securities based on a combination of their market cap and current index membership.

Russell 2500 Growth Index - Measures the performance of the small to mid-cap growth segment of the US equity universe. It includes Russell 2500 index companies with higher price-to-book ratios and higher forecasted growth values. It is market-capitalization weighted.

S&P 500 Index - The S&P 500® is widely regarded as the best single gauge of large-cap U.S. equities. There is over USD 7.8 trillion benchmarked to the index, with index assets comprising approximately USD 2.2 trillion of this total. The index includes 500 leading companies and captures approximately 80% coverage of available market capitalization.

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