

# Prudential Guaranteed Fund

For Inspira Financial IRA Accounts


**PERFORMANCE (as of 12/31/2023)**

Fund Name	Guaranteed Rate	1 Year	3 Year	5 Year	10 Year
Prudential Guaranteed Fund (PGF) <sup>1</sup>	3.60%*	1.98%	1.64%	1.76%	N/A

\*Gross rate for new contracts effective 01/01/2024 - 03/31/2024. Results are before deduction of any contract related expenses. Rates are subject to change. **Past performance is not indicative of future performance.**

In providing this information Empower is not undertaking to provide impartial investment advice, or to give advice in a fiduciary capacity. Empower may benefit from advisory and other fees paid to it or its affiliates for managing, selling, or settling of the Empower mutual funds and other investment products or securities offered by Empower or its affiliates. Investment vehicles sponsored or managed by a Empower affiliate generate more revenue for the Empower enterprise than non-proprietary investment vehicles. Empower's sales personnel generally receive greater compensation if plan assets are invested in proprietary investment vehicles. Empower may benefit directly from the difference between investment earnings of Empower's stable value funds and the amount credited to deposits in those funds. Empower may also benefit from broker-dealer or other entities' co-sponsorship of Empower conferences.

**Not for distribution to participants**

The Prudential Guaranteed Fund (PGF) is a group annuity product issued by The Prudential Insurance Company of America (PICA), Newark, NJ 07102. Payment obligations and the fulfillment of any guarantees specified in the group annuity contract are insurance claims supported by the full faith and credit of PICA. The interest rate credited on contract balances is periodically reset, subject to a minimum rate specified in the group annuity contract. Past interest rates are not indicative of future rates. This product is neither a mutual fund nor a bank product. The obligations of PICA are not insured by the FDIC or any other federal governmental agency. Contract form # DC-408-PGF-IO-2015 or state variation thereof. These group annuity contracts are reinsured and administered by Empower Annuity Insurance Company of America (EAICA), Corporate Headquarters: Greenwood Village, CO, and in New York by Empower Life & Annuity Insurance Company of New York (ELAINY), Home Office: New York, NY. Empower refers to the products and services offered by EAICA and its subsidiaries, including ELAINY, Empower Retirement, LLC and Empower Annuity Insurance Company. PICA is not affiliated with EAICA or its subsidiaries.

Due to the reinsurance arrangement noted above, the Empower enterprise receives the economic benefits of the insurance products issued through PICA, i.e. the Empower enterprise is compensated in connection with this product when general account investment returns exceed the interest credited on contract balances EIC may earn fee revenue plus the foregoing compensation if your plan has agreed to pay contract charges--which are sometimes paid with respect to plan/participant recordkeeping and distribution services. For some plans, a portion of the aggregate compensation is used to satisfy the plan's request for allowances and for payments to defray plan expenses. If the aggregate compensation from this product and from other plan investment products exceeds the costs of servicing your plan, Empower earns a profit; otherwise it incurs a loss.

Frequent exchanging between plan investment options may harm long-term investors. Your plan or the plan's investment funds may have provisions to deter exchanges that may be abusive. These policies may require us to modify, restrict or suspend purchase or exchange privileges and/or impose redemption fees.

- Returns are representative of the initial PGF contract issued with a rate effective on 12/1/2015. Results are before deduction of any contract related expenses. PGF rates will vary from client to client based on timing of initial deposit and cashflows.

On August 1, 2022, Empower announced that it changed the names of various companies within its corporate group to align the names with the Empower brand. For more information regarding the name changes, please visit [www.empower.com/name-change](http://www.empower.com/name-change) As a result, the funds previously known as Great-West Funds are now collectively called Empower Funds.

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