

Directed Account Plan - 385086-01/02
Investment Performance as of 10/31/2024



Performance data quoted represents past performance and is not a guarantee or prediction of future results. The investment return and principal value of an investment will fluctuate so that, when redeemed, shares/units may be worth more or less than their original cost. Current performance may be lower or higher than performance data shown. Performance for a share class before its inception is derived from the historical performance of the oldest share class. If the newer fund has lower expenses, the extended performance is not adjusted for the lower expenses; had it, returns would have been higher. For performance data current to the most recent month-end, please visit www.DAP401k.com.

Carefully consider the investment option's objectives, risks, fees and expenses. Contact us for a prospectus, summary prospectus for SEC registered products or disclosure document for unregistered products, if available, containing this information. Read each carefully before investing.

You could lose money by investing in a money market fund. Although the fund seeks to preserve the value of your investment at \$1 per share, it cannot guarantee it will do so. An investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other governmental agency. The fund's sponsor has no legal obligation to provide financial support to the fund, and you should not expect that the sponsor will provide financial support to the fund at any time.

INVESTMENT OPTION	Ticker	Gross/Net Expense Ratio ⁶	Inception Date	Returns as of Month Ending 10/31/2024						Returns as of Quarter Ending 09/30/2024					Calendar Year Returns		
				1 Month	YTD	1 Year	3 Year	5 Year	10 Year/Since Inception	3 Month	1 Year	3 Year	5 Year	10 Year/Since Inception	2023	2022	2021
Tier I - Asset Allocation Funds																	
Income Fund ^{15,22}	N/A	0.34 / 0.34	04-30-2010	-0.50	4.86	8.26	3.03	4.25	3.99	2.14	8.52	3.53	4.48	4.09	6.71	-2.72	5.04
Income Fund Composite Index ^{1,4}	N/A	- / -		-0.40	6.43	10.40	3.91	4.44	3.42	2.67	10.52	4.40	4.68	3.48	8.08	-2.93	4.56
Conservative Fund ^{1,15,22}	N/A	0.39 / 0.39	07-01-1993	-1.53	6.22	13.98	2.33	4.98	4.93	4.20	14.17	3.40	5.49	5.21	9.85	-8.67	6.65
Conservative Fund Composite Index ^{1,4}	N/A	- / -		-1.25	7.37	15.32	3.06	5.23	4.58	4.26	15.18	4.06	5.73	4.77	10.57	-8.28	6.56
Moderate Fund ^{1,15,22}	N/A	0.45 / 0.45	07-01-1993	-2.61	8.69	20.75	2.36	6.42	6.25	6.17	21.22	4.13	7.27	6.71	14.11	-14.20	10.27
Moderate Fund Composite Index ^{1,4}	N/A	- / -		-2.22	9.40	21.35	2.96	6.91	6.16	5.80	21.21	4.65	7.76	6.48	14.03	-13.36	10.75
Aggressive Fund ^{1,15,22}	N/A	0.50 / 0.50	07-01-1993	-2.91	10.24	23.89	2.86	7.58	7.09	6.81	24.43	4.97	8.56	7.63	16.30	-15.92	12.99
Aggressive Fund Composite Index ^{1,4}	N/A	- / -		-2.47	10.98	24.52	3.59	8.21	7.14	6.29	24.26	5.61	9.21	7.49	16.14	-14.82	13.61
Vanguard Target Retirement Income Inv ¹⁵	VTINX	0.08 / 0.08	10-27-2003	-1.81	6.32	15.80	1.07	3.90	4.22	5.12	16.22	2.19	4.45	4.51	10.74	-12.74	5.25
Vanguard Target Retirement 2020 Inv	VTWNX	0.08 / 0.08	06-07-2006	-1.87	7.44	18.00	1.45	5.32	5.63	5.37	18.25	2.86	6.01	5.99	12.51	-14.15	8.17
Vanguard Target Retirement 2025 Inv ¹⁵	VTTVX	0.08 / 0.08	10-27-2003	-2.05	8.98	21.13	2.02	6.32	6.35	5.85	21.13	3.68	7.09	6.74	14.55	-15.55	9.80
Vanguard Target Retirement 2030 Inv	VTHRX	0.08 / 0.08	06-07-2006	-2.18	10.09	23.41	2.54	7.19	6.94	6.17	23.27	4.40	8.04	7.35	16.03	-16.27	11.38
Vanguard Target Retirement 2035 Inv ¹⁵	VTTHX	0.08 / 0.08	10-27-2003	-2.19	11.12	25.12	3.07	8.04	7.51	6.30	24.76	5.07	8.95	7.93	17.14	-16.62	12.96
Vanguard Target Retirement 2040 Inv	VFORX	0.08 / 0.08	06-07-2006	-2.22	12.06	26.75	3.59	8.88	8.06	6.43	26.33	5.75	9.85	8.49	18.34	-16.98	14.56
Vanguard Target Retirement 2045 Inv ¹⁵	VTIVX	0.08 / 0.08	10-27-2003	-2.27	12.98	28.35	4.07	9.72	8.54	6.57	27.82	6.39	10.74	8.97	19.48	-17.36	16.16
Vanguard Target Retirement 2050 Inv	VFIFX	0.08 / 0.08	06-07-2006	-2.30	13.68	29.58	4.45	10.03	8.68	6.71	28.91	6.83	11.05	9.13	20.17	-17.46	16.41
Vanguard Target Retirement 2055 Inv ¹⁵	VFFVX	0.08 / 0.08	08-18-2010	-2.30	13.69	29.61	4.46	10.02	8.67	6.73	28.92	6.84	11.05	9.11	20.16	-17.46	16.44
Vanguard Target Retirement 2060 Inv	VTTSX	0.08 / 0.08	01-19-2012	-2.29	13.70	29.60	4.47	10.02	8.67	6.72	28.93	6.84	11.05	9.11	20.18	-17.46	16.44

Directed Account Plan - 385086-01/02 (Continued)

INVESTMENT OPTION	Ticker	Gross/Net Expense Ratio ⁶	Inception Date	Returns as of Month Ending 10/31/2024						Returns as of Quarter Ending 09/30/2024					Calendar Year Returns		
				1 Month	YTD	1 Year	3 Year	5 Year	10 Year/Since Inception	3 Month	1 Year	3 Year	5 Year	10 Year/Since Inception	2023	2022	2021
Vanguard Target Retirement 2065 Inv	VLXVX	0.08 / 0.08	07-12-2017	-2.29	13.72	29.61	4.48	10.01	9.35	6.74	28.95	6.87	11.04	9.82	20.15	-17.39	16.45
Vanguard Target Retirement 2070 Inv	VSVNX	0.08 / 0.08	06-28-2022	-2.28	13.71	29.61	N/A	N/A	14.78	6.73	28.98	N/A	N/A	16.56	20.24	N/A	N/A
Tier II - Index Funds																	
SSgA U.S. Bond Index Fund Class C ¹⁷	N/A	0.05 / 0.05	10-31-1997	-2.48	1.93	10.52	-2.24	-0.25	1.46	5.17	11.53	-1.43	0.31	1.82	5.56	-13.17	-1.67
Bloomberg Barclays Cap US Agg Bond Idx ^{1,3,4,11,23}	N/A	- / -		-2.48	1.86	10.55	-2.20	-0.23	1.49	5.20	11.57	-1.39	0.33	1.84	5.53	-13.01	-1.54
State Street Russell All Cp Idx NL Ser C ¹⁹	N/A	0.02 / 0.02	09-02-1997	-0.74	19.72	37.86	7.70	14.64	12.45	6.23	35.20	10.35	15.30	12.84	25.98	-19.10	25.79
Russell 3000 Index ^{1,4}	N/A	- / -		-0.73	19.75	37.86	7.64	14.60	12.44	6.23	35.19	10.29	15.26	12.83	25.96	-19.21	25.66
SSgA Global All Cap Equity ex-US Index K ^{14,18}	N/A	0.08 / 0.07	03-31-2011	-5.25	7.88	23.30	1.30	5.92	5.08	8.05	25.00	4.07	7.82	5.52	15.86	-16.33	8.68
MSCI ACWI Ex USA IMI ^{1,4}	N/A	- / -		-4.95	8.26	24.26	1.24	5.83	4.92	8.18	25.06	3.74	7.66	5.33	15.62	-16.58	8.53
SSgA US Inflation Protected Bd Idx NL C ^{17,20}	N/A	0.06 / 0.06	08-04-2010	-1.80	3.09	8.57	-1.59	2.12	2.19	4.12	9.75	-0.62	2.55	2.47	3.87	-12.04	5.86
Bloom Barclays Cap U S Treasury TIPS Idx ^{1,4,23}	N/A	- / -		-1.79	2.97	8.61	-1.54	2.20	2.26	4.12	9.79	-0.57	2.62	2.54	3.90	-11.85	0.05
Tier III - Actively Managed Fund																	
Stable Value Fund ^{1,16,21}	N/A	0.08 / 0.08	07-01-1993	0.24	2.49	3.04	2.59	2.48	2.52	0.74	3.04	2.56	2.48	2.51	2.93	2.06	1.90
BofAML US Treasury 91 Days Average ^{1,4}	N/A	- / -		0.38	4.43	5.39	3.63	2.36	1.69	1.37	5.46	3.49	2.32	1.65	5.01	1.50	0.05
Fixed Income Fund ¹⁷	N/A	0.27 / 0.27	10-21-2016	-2.53	2.76	12.36	-1.58	0.60	1.92	5.39	13.25	-0.78	1.18	2.27	7.24	-13.59	-1.11
Bloomberg Barclays Universal Bond ^{1,4,23}	N/A	- / -		-2.27	2.52	11.20	-1.78	0.18	1.82	5.20	12.08	-1.05	0.70	2.15	6.17	-12.99	-1.10
Diversified Inflation/Real Return Fund ^{17,20}	N/A	0.23 / 0.23	10-21-2016	-3.13	5.40	15.83	1.21	4.34	4.97	9.06	16.78	3.50	5.28	5.45	3.86	-7.39	17.85
Bloom Baclys US Treasury TIPS 0-5 Yr Idx ^{1,4,23}	N/A	- / -		-0.44	4.35	6.65	2.17	3.44	2.38	2.48	7.53	2.55	3.60	2.42	4.57	-2.74	5.34
Large Cap Core Stock Fund	N/A	0.41 / 0.41	10-21-2016	-1.27	17.82	33.12	6.11	12.40	12.76	5.13	33.22	8.42	13.01	13.08	25.63	-21.41	23.18
S & P 500 Index ^{1,3,4,8}	N/A	- / -		-0.91	20.97	38.02	9.08	15.27	13.00	5.89	36.35	11.91	15.98	13.38	26.29	-18.11	28.71
Small/Mid Cap Core Stock Fund ¹⁹	N/A	0.78 / 0.78	10-21-2016	-1.36	8.80	27.33	0.08	7.88	9.80	8.52	22.00	2.15	8.24	10.10	15.28	-19.78	13.05
Russell 2500 Index ^{1,4}	N/A	- / -		-0.93	10.27	33.08	1.51	9.81	8.92	8.75	26.17	3.47	10.43	9.50	17.42	-18.37	18.18
International Stock Fund ^{1,18}	N/A	0.65 / 0.65	07-01-1993	-4.71	8.64	23.23	2.39	6.92	5.86	7.87	24.65	4.83	8.54	6.24	16.87	-14.94	8.54
MSCI ACWI Ex USA IMI ^{1,4}	N/A	- / -		-4.95	8.26	24.25	1.24	5.83	4.92	8.18	25.06	3.74	7.66	5.33	15.62	-16.58	8.53
Tier IV - Specialty Funds																	
Vanguard Federal Money Market Inv ²	VMFXX	0.11 / 0.11	07-13-1981	0.41	4.44	5.36	3.68	2.34	1.65	1.32	5.41	3.54	2.29	1.61	5.09	1.55	0.01
DFA Inflation-Protected Securities I ^{17,20}	DIPSX	0.11 / 0.11	09-18-2006	-1.97	3.25	8.81	-1.63	2.23	2.30	4.27	10.15	-0.68	2.63	2.59	3.93	-12.22	5.55
Columbia High Yield Bond Instl 3 ^{12,17}	CHYYX	0.68 / 0.60	11-08-2012	-0.77	6.51	15.05	2.64	4.01	4.48	4.58	14.72	2.83	4.27	4.78	12.49	-10.69	4.89
AB Global Bond Z ^{17,18}	ANAZX	0.52 / 0.52	10-15-2013	-1.83	2.41	9.99	-1.05	0.13	1.92	4.08	11.37	-0.59	0.47	2.17	6.98	-11.99	-0.60
BPCIT LCV Fund CL D	N/A	0.42 / 0.42	07-01-2010	0.00	16.77	31.77	10.02	12.52	9.92	5.94	27.05	11.74	12.89	10.19	13.99	-4.20	30.40
Fidelity Growth Company K6	FGKFX	0.45 / 0.45	06-13-2019	0.86	29.93	53.84	7.92	23.78	22.86	2.01	47.47	10.47	24.49	23.07	46.02	-32.62	22.09

Directed Account Plan - 385086-01/02 (Continued)

INVESTMENT OPTION	Ticker	Gross/Net Expense Ratio ⁶	Inception Date	Returns as of Month Ending 10/31/2024						Returns as of Quarter Ending 09/30/2024					Calendar Year Returns		
				1 Month	YTD	1 Year	3 Year	5 Year	10 Year/Since Inception	3 Month	1 Year	3 Year	5 Year	10 Year/Since Inception	2023	2022	2021
Janus Henderson Enterprise N ¹⁹	JDMNX	0.66 / 0.66	07-12-2012	-1.77	13.52	34.15	4.73	11.10	12.66	9.53	26.32	6.72	11.46	13.21	18.10	-15.94	17.50
Goldman Sachs Small Cap Value R6 ^{13,19}	GSSUX	1.02 / 0.99	07-31-2015	-1.46	6.61	27.34	1.10	6.74	6.41	8.77	22.62	3.17	7.29	7.22	11.33	-14.74	26.70
Lazard Intl Strategic Equity Instl ¹⁸	LISIX	0.82 / 0.82	10-31-2005	-5.87	1.70	18.14	-1.33	4.02	3.79	5.52	20.86	1.41	5.67	4.64	17.06	-16.88	5.99
Aberdeen Emerging Markets	N/A	0.85 / 0.85	10-21-2016	-4.67	6.91	18.65	-6.77	1.95	3.17	7.67	20.79	-4.71	3.55	3.83	7.03	-25.48	-4.92
Fidelity Small Cap Growth K6 ¹⁹	FOCSX	0.61 / 0.61	05-25-2017	-1.06	19.77	45.56	0.52	12.33	12.92	8.59	37.68	2.71	12.88	13.24	19.62	-25.01	10.66
TS&W International Sm Cp Eq CIF Cl D ^{18,19}	N/A	0.90 / 0.90	10-03-2013	-7.15	7.18	23.81	1.40	7.04	6.70	8.87	26.86	4.40	9.65	7.40	17.04	-16.02	13.30
Ceredex Mid Cap Value Equity CIT ¹⁹	N/A	0.60 / 0.60	06-29-2011	-2.32	9.12	26.14	2.96	7.74	8.10	6.01	24.59	5.83	8.48	8.57	10.88	-13.71	30.46
American Funds New Perspective R6	RNPGX	0.42 / 0.42	05-01-2009	-2.47	15.27	32.74	2.19	12.65	11.38	5.86	31.71	5.46	13.85	11.77	25.01	-25.61	18.10
MetWest Core Plus Bond (IS Platform) ⁵	N/A	0.32 / 0.32	12-12-2014	-3.00	1.64	11.54	-2.51	-0.06	1.46	5.77	12.71	-1.54	0.62	1.79	5.98	N/A	N/A

These returns and fund operating expenses are expressed as percentages. 3, 5 and 10 Year/Since Inception returns shown are annualized. For 10 Year/Since Inception, if the fund was not in existence for 10 years, returns shown are since inception. If the fund is less than one year old, returns are not annualized.

Performance returns reflect a deduction for fund operating expenses. For variable annuity options, returns also reflect a Variable Asset Charge or a Mortality and Expense Risk Charge, depending on the version of the group annuity contract, of 0.30%, and an average Contract Maintenance Charge ("CMC") or Participant Account Charge, depending on the version of your group annuity contract, of 0.02%. Your Plan may have a higher, lower, or no CMC or Participant Account Charge. Additionally, your Plan may assess a plan administrative fee that was not deducted in the returns shown above.

For information related to investments in your Self-Directed Brokerage (SDB) account, contact Charles Schwab at www.schwab.com or 1-888-393-7272.

Funds may impose redemption fees and/or transfer restrictions if assets are held for less than the published holding period.

The date in the name of the target date fund is the assumed date of retirement. The asset allocation becomes more conservative as the fund nears the target retirement date; however, the principal value of the fund is never guaranteed.

Securities available through Schwab Personal Choice Retirement Account® (PCRA) are offered through Charles Schwab & Co., Inc. (Member SIPC), a registered broker-dealer. Additional information can be obtained by calling 888-393-7272. Charles Schwab & Co., Inc. and Empower Financial Services, Inc. are separate and unaffiliated.

Where data obtained from Morningstar, 2023 Morningstar, Inc. All rights reserved. The data: (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.

The Directed Account Plan logo and its design elements are owned by the Directed Account Plan.

Funds that do not have a ticker symbol may be exempt from SEC registration or part of a group annuity contract.

The net expense ratio is less applicable fee waivers or expense reimbursements the investment adviser and/or administrator may have agreed upon, either voluntary or by contractual agreement; the gross expense ratio is not. Voluntary fee waivers and reimbursements may be modified or terminated at any time. Additional information can be found in the Fund's prospectus and/or other disclosure documents regarding effective dates and/or if waivers or reimbursements are voluntary or by contractual agreement. Absent waivers or reimbursements, the performance would have been lower.

¹* Performance returns were not available at the time of production. Performance returns will be published once the information becomes available.

² The 7-day current yield more closely reflects the current earnings of the money market portfolio/fund than the total return quotation.

³ Benchmark index returns are supplied by Morningstar, Inc. There may be another benchmark that is more specific to each of the funds listed under the broad asset class. Please refer to the fund's prospectus for more specific information as to the fund's actual benchmark index.

⁴ A benchmark index is not actively managed, does not have a defined investment objective, and does not incur fees or expenses. You cannot invest directly in a benchmark index.

⁵ Offered through a group fixed and variable deferred annuity issued by The Prudential Variable Contract Account. Returns are shown based on the inception date of the separate account or the investment option's addition to the separate account, if later. A ticker symbol is not available for this investment option.

⁶ The net expense ratio is less applicable fee waivers or expense reimbursements the investment adviser and/or administrator may have agreed upon, either voluntary or by contractual agreement; the gross expense ratio is not. Voluntary fee

Directed Account Plan - 385086-01/02 (Continued)

waivers and reimbursements may be modified or terminated at any time. Additional information can be found in the Fund's prospectus and/or other disclosure documents regarding effective dates and/or if waivers or reimbursements are voluntary or by contractual agreement. Absent waivers or reimbursements, the performance would have been lower.

⁸*The S&P 500 Index is a registered trademark of Standard & Poor's Financial Services LLC. It is an unmanaged index considered indicative of the domestic large-cap equity market and is used as a proxy for the stock market in general.*

¹¹*Bloomberg Barclays Capital U.S. Aggregate Bond Index is an unmanaged index representative of the broad bond market and is composed of government and corporate bonds, mortgage-backed bonds and asset-backed bonds.*

¹²*The Fund has a Contractual Expense Ratio Waiver in the amount of .08% which expires on 30-SEP-2025.*

¹³*The Fund has a Contractual Other Fee Waiver in the amount of .03% which expires on 29-DEC-2024.*

¹⁴*#*

¹⁵*Asset allocation funds may be subject to operating expenses for the fund and for each underlying fund.*

¹⁶*A collective trust stable value fund is offered by a bank or trust company. These investments have interest rate, inflation and credit risks associated with the underlying assets owned by the portfolio or fund. The strength of the wrap contracts, which provide book-value guarantees associated with a fund, depends on the financial strength of the financial institutions issuing the contracts.*

¹⁷*Bond prices generally fall when interest rates rise (and vice versa) and are subject to risks including changes in credit quality, market valuations, inflation, liquidity, and default. High-yield bonds have a greater risk of default.*

¹⁸*Foreign securities involve risks, such as currency fluctuations, economic changes and political developments. These risks may be heightened in emerging markets, which may also experience liquidity risk.*

¹⁹*Securities of small and mid-size companies may be more volatile than those of larger, more established companies.*

²⁰*The interest from Treasury inflation-protected securities (TIPS) is adjusted periodically according to the Consumer Price Index. The return from TIPS may understate the actual rate of inflation due to changes in the bond's underlying price.*

²¹*A stable value fund is not federally guaranteed and may lose value. It has interest rate, inflation and credit risks associated with the underlying assets owned by the fund. A guaranteed separate account stable value fund is offered through an insurance company group annuity contract or funding agreement. The strength of the guarantee is dependent on the financial strength of the insurance company issuing the contracts.*

²²*Asset Allocation and balanced investment options and models are subject to the risks of their underlying investments.*

²³*Source: Bloomberg Index Services Limited. BLOOMBERG® is a trademark and service mark of Bloomberg Finance L.P. and its affiliates (collectively "Bloomberg"). Bloomberg or Bloomberg's licensors, own all proprietary rights in the Bloomberg Indices. Bloomberg does not approve or endorse this material, or guarantees that accuracy or completeness of any information herein, nor does Bloomberg make any warranty, express or implied, as to the results to be obtained therefrom and, to the maximum extent allowed by law, Bloomberg shall not have any liability or responsibility for injury or damages arising in connection therewith.*