Unions have a long history of rising to meet their toughest challenges. Together, let’s help your members take on one of the biggest, and most important, challenges they face today: their retirement.

At Prudential Retirement®, we recognize that each union member faces a unique set of challenges at every stage of his or her career. We’ve designed our participant communications, as well as the tools we offer, based on this simple fact.

Here is an overview of how we approach the specific needs of union workers:

**Apprentice**

These workers are often primarily focused on learning their trade and establishing themselves in their given field. They’re not really thinking about retirement, which may seem to be light years away.

But, for these members, taking the time to learn about, and plan for, retirement is important. The earlier we can help them get started, the better. Prudential engages union members at this early stage of their careers in many ways.

All apprentices enrolled in a Prudential Retirement plan receive a welcome kit that explains the plan, its benefits and features. They’ll also learn about the investment options and tools available. GoalMaker® and the Retirement Income Calculator are two popular examples used by many Taft Hartley plans. Additionally, apprentices will have the option to attend meetings or connect with a Prudential retirement counselor to learn more.
Journeyman
They've mastered their craft, but they may not have mastered saving for retirement. During this career stage it's crucial these union members are on track for a secure retirement. The earlier they start planning, the more they will thank themselves later.

It's important for these union members to be aware of the retirement benefits they have available to them and how those benefits work. That way they can build upon what they've already started.

Our tools will allow members to assess their current retirement picture and make any necessary changes, such as increasing contributions in the voluntary plan. They can also review and update their beneficiary if they've experienced any life changes and can learn more about diversifying their investments.

Near-Retiree
These union members may be looking forward to a relaxing retirement, but they have to make sure they are financially prepared. They can get started by speaking with a counselor, who can review their options and discuss how the plan, social security and any other savings can work together to help provide an income. Counselors can also help these members understand how to avoid the pitfalls that may prevent them from having enough money in retirement.

Retiree
These members have worked hard to make it to retirement and deserve some time to enjoy their family and friends. But just because they've retired, doesn't mean they have to leave the plan. We’re here to help them manage their retirement budget and paycheck. It’s important for these individuals to keep their information current, attend meetings and speak with a counselor if they need help.