



February 17, 2012

### Important Information for CNOSave *Plus* Plan Participants: Changes to Plan Trustees

Your Summary Plan Description (as amended through September 1, 2010) includes a list of all individuals who are currently appointed as CNOSave *Plus* Plan Trustees.

Plan Trustees change periodically, and changes to the CNOSave *Plus* Plan Trustees have recently occurred. The following is a summary of Trustee changes:

| Previous Trustees   | Current Trustees  |
|---|---|
| Edward Bonach*,<br>Executive Vice President and Chief Financial Officer | Tom Barta,<br>Senior Vice President of Finance                    |
| Eric Johnson,<br>President of 40/86 Advisors, Inc.                      | Matt Hall,<br>Senior Vice President of 40/86 Advisors, Inc.       |
| John Kline,<br>Senior Vice President and Chief Accounting Officer       | John Kline,<br>Senior Vice President and Chief Accounting Officer |

\*Edward Bonach's current title is Chief Executive Officer.

This notification constitutes a Summary of Material Modifications to the CNOSave *Plus* Plan Summary Plan Description and should be retained with your important Plan papers.

If you have any questions about this notice, please contact Prudential at (800) 562-8838.