



**Prudential**  
Bring Your Challenges®

# STABLE VALUE

*An educated option for 529 plans*

*Stable value has long played an important role in the retirement savings market. Stable value's benefits also extend to 529 plans, whether used as an age-based, risk-based or individual option.*

## WHAT IS STABLE VALUE?

Stable value is an asset class built for **safety**, **liquidity** and a **competitive return**. It provides a unique combination of benefits:

- Principal preservation
- Stability and steady growth in principal and earned interest
- Returns similar to intermediate bond funds with the liquidity of money market funds<sup>1</sup>

## WHY STABLE VALUE FOR 529 PLANS?

Stable value's characteristics and track record make sense for 529 savers in a number of ways:

- Savers' investment time horizon may be short, making principal risk mitigation crucial (e.g., during the college years, when the focus is on preserving principal)
- Stable value's book value feature ensures the money will be there when investors need it
- It's a low-risk investment option with steady, attractive returns
- As an asset class, stable value has performed consistently during rising rate environments and financial crises

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*Prudential Retirement<sup>®</sup> is helping to lead the way in expanding the benefits of stable value to 529 plans. To learn more, please email [stable.value@prudential.com](mailto:stable.value@prudential.com).*

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<sup>1</sup>Money market funds are diversified. Stable value allows withdrawals at book value for benefit-responsive withdrawals.

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1008209-00001-00

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09/2018