

Where will retirement take you?

We've put planning for the future 'at your fingertips'

Did you know that we recently put all the tools you need to plan for retirement—using the State of New Jersey Retirement Plans—at your fingertips?

Now, you can access your **New Jersey Defined Contribution Retirement Plan (NJDCRP)** account—plus your account(s) (if applicable) in the **New Jersey State Employees Deferred Compensation Plan (NJSEDCP)** and/or the **New Jersey Alternate Benefit Program (ABP)** from **one** easy-to-navigate website.

When you visit newjersey.retirepru.com, you can get:

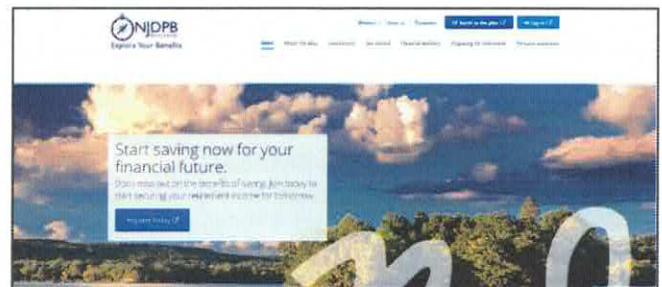
- Information about the plan(s) you participate in
- Information about the plan investments available to you
- Customized planning tools
- Easy access to your plan's retirement counselors

The redesigned State of New Jersey Retirement Plans website also includes a financial wellness section that's designed to help you manage your entire financial world.

It all starts at the 'Get started' tab

A great place to begin is the "Get started" tab. There, you can:

- Join the **NJSEDCP** (if you haven't already)
- Log in to your account(s)
- Find out if you're on track with your retirement savings goals
- Begin to develop a strategy
- Learn about the benefits of consolidating your accounts from previous employers



Have you registered your plan account online?

Prudential Retirement® believes very strongly in the safety and security of your retirement account, and does everything possible to protect your account's security. But you can help, too! *How?* By registering your plan account online.

Even if you don't want to manage your account online, it's an important step, because fraudsters have been known to set up online accounts with financial services companies using personal information from actual account holders. But that's less likely to happen if you're already registered.

Once you register your plan account, make it a habit to review it regularly for unusual activity—and notify Prudential right away if you spot anything unexpected.

Registering your account is quick and *easy!* Simply:

1. Visit newjersey.retirepru.com.
2. Click on "Log in."
3. Click on "Register Now."
4. Follow the on-screen prompts.

Need assistance? Call **866-NJDCRP1** (866-653-2771) toll free.



Make the most of your plan account

Contact your Prudential retirement counselor

Be sure to take advantage of all the plan has to offer. Your Prudential retirement counselor can help you along the way, while answering any questions you may have.

Reach out to one of our knowledgeable retirement counselors *today!*

Your Retirement Counselor Contact Information:

STATEWIDE, EMPLOYERS

Stan Rovinski

609-218-3601

stan.rovinski@prudential.com

PASSAIC, HUDSON

Lily Lau

732-236-6782

lily.lau@prudential.com

BERGEN, SUSSEX

Steve Surat

201-741-1080

steve.surat@prudential.com

ESSEX, UNION

Alicia Smith

732-428-2314

alicia.smith@prudential.com

WARREN, HUNTERDON, MORRIS

Joseph Dancho

609-480-6105

joseph.dancho@prudential.com

SOMERSET, MIDDLESEX

Bob Rooyakkers

732-587-8331

robert.rooyakkers@prudential.com

MERCER, MONMOUTH

Melanie Brassell

732-245-4733

melanie.brassell@prudential.com

BURLINGTON, OCEAN

Rich Parrett

732-865-6708

richard.parrett@prudential.com

CAMDEN, GLOUCESTER, SALEM

Cornell Fields

908-461-9148

cornell.fields@prudential.com

CUMBERLAND, ATLANTIC, CAPE MAY

Jerard Gray

609-462-1239

jerard.gray@prudential.com

Plan information can be obtained by calling **866-NJDCRP1** (866-653-2771) toll free or by visiting newjersey.retirepru.com.



Amounts withdrawn are subject to income taxes. Withdrawals before age 59½ may also be subject to a 10% federal income-tax penalty and plan restrictions. Neither Prudential Financial nor any of its affiliates provide tax or legal advice, for which you should consult your qualified professional.

Prudential retirement counselors are registered representatives of Prudential Investment Management Services LLC (PIMS), Newark, NJ, a Prudential Financial company. Prudential Retirement is a Prudential Financial business.

Retirement products and services are provided by Prudential Insurance and Annuity Company (PRIAC), Hartford, CT, or its affiliates. PRIAC is a Prudential Financial company.

© 2021 Prudential Financial, Inc. and its related entities. Prudential, the Prudential logo and the Rock symbol are service marks of Prudential Financial, Inc. and its related entities, registered in many jurisdictions worldwide.

1046177-00001-00

YJ_NL_RE111_01

WE'VE PUT PLANNING FOR THE FUTURE 'AT YOUR FINGERTIPS'

Did you know that we recently put all the tools you need to plan for retirement—using the State of New Jersey Retirement Plans—at your fingertips?

Now, you can access your **New Jersey Defined Contribution Retirement Plan (NJDCRP)** account—plus your account(s) (if applicable) in the **New Jersey State Employees Deferred Compensation Plan (NJSEDCP)** and/or the **New Jersey Alternate Benefit Program (ABP)** from one easy-to-navigate website.

When you visit newjersey.retirepru.com, you can get:

- Information about the plan(s) you participate in
- Information about the plan investments available to you
- Customized planning tools
- Easy access to your plan's retirement counselors

The redesigned State of New Jersey Retirement Plans website also includes a financial wellness section that's designed to help you manage your entire financial world.

It all starts at the 'Get started' tab

A great place to begin is the "Get started" tab. There, you can:

- Join the **NJSEDCP** (if you haven't already)
- Log in to your account(s)
- Find out if you're on track with your retirement savings goals
- Begin to develop a strategy
- Learn about the benefits of consolidating your accounts from previous employers

Access your account online

newjersey.retirepru.com



Prudential

Have you registered your plan account online?

Prudential Retirement® believes very strongly in the safety and security of your retirement account, and does everything possible to protect your account's security. But you can help, too! *How?* By registering your plan account online.

Even if you don't want to manage your account online, it's an important step, because fraudsters have been known to set up online accounts with financial services companies using personal information from actual account holders. But that's less likely to happen if you're already registered.

Once you register your plan account, make it a habit to review it regularly for unusual activity—and notify Prudential right away if you spot anything unexpected.

Registering your account is quick and *easy!* Simply:

1. Visit newjersey.retirepru.com.
2. Click on "Log in."
3. Click on "Register Now."
4. Follow the on-screen prompts.

Need assistance? Call **866-NJDCRP1** (866-653-2771) toll free.

Make the most of your plan account

Contact your Prudential retirement counselor

Be sure to take advantage of all the plan has to offer. Your Prudential retirement counselor can help you along the way, while answering any questions you may have. Be sure to reach out to one of our knowledgeable retirement counselors *today*.

Your retirement counselor contact information

Region	Retirement Counselor	Phone	Email address
STATEWIDE, EMPLOYERS	Stan Rovinski	609-218-3601	stan.rovinski@prudential.com
PASSAIC, HUDSON	Lily Lau	732-236-6782	lily.lau@prudential.com
BERGEN, SUSSEX	Steve Surat	201-741-1080	steve.surat@prudential.com
ESSEX, UNION	Alicia Smith	732-428-2314	alicia.smith@prudential.com
WARREN, HUNTERDON, MORRIS	Joseph Dancho	609-480-6105	joseph.dancho@prudential.com
SOMERSET, MIDDLESEX	Bob Rooyakkers	732-587-8331	robert.rooyakkers@prudential.com
MERCER, MONMOUTH	Melanie Brassell	732-245-4733	melanie.brassell@prudential.com
BURLINGTON, OCEAN	Rich Parrett	732-865-6708	richard.parrett@prudential.com
CAMDEN, GLOUCESTER, SALEM	Cornell Fields	908-461-9148	cornell.fields@prudential.com
CUMBERLAND, ATLANTIC, CAPE MAY	Jerard Gray	609-462-1239	jerard.gray@prudential.com

Plan information can be obtained by calling **866-NJDCRP1** (866-653-2771) toll free or by visiting newjersey.retirepru.com.

Review your account today!

Visit newjersey.retirepru.com or call **866-NJDCRP1** (866-653-2771) toll free.

Please see important disclosures on next page.

Amounts withdrawn are subject to income taxes. Withdrawals before age 59½ may also be subject to a 10% federal income-tax penalty and plan restrictions. Neither Prudential Financial nor any of its affiliates provide tax or legal advice, for which you should consult your qualified professional.

Prudential retirement counselors are registered representatives of Prudential Investment Management Services LLC (PIMS), Newark, NJ, a Prudential Financial company. Prudential Retirement is a Prudential Financial business.

Retirement products and services are provided by Prudential Insurance and Annuity Company (PRIAC), Hartford, CT, or its affiliates. PRIAC is a Prudential Financial company.

© 2021 Prudential Financial, Inc. and its related entities. Prudential, the Prudential logo and the Rock symbol are service marks of Prudential Financial, Inc. and its related entities, registered in many jurisdictions worldwide.

1046002-00001-00

YJ_CP_RE6_01