

GOOD NEWS ABOUT THE PLAN'S FUND FEES!

As a result of plan administration expense savings, the following **New Jersey Defined Contribution Retirement Plan (NJDCRP)** investment options have fee reductions that became effective July 1, 2021:

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- Core Bond Enhanced Index/PGIM Fund
- Core Plus Bond/PGIM Fund
- Prudential Income Flex Target Balanced Fund
- Vanguard Wellesley Income Fund (Admiral Shares)
- Large Cap Value/LSV Asset Management
- Vanguard Institutional Index Fund (Institutional Shares)
- QMA Large Cap Quantitative Core Equity Fund
- Large Cap Growth II Fund
- Polen Capital Large Cap Growth
- QMA Mid Cap Quantitative Core Equity Fund
- Small Cap Value/TBCAM Fund
- Small Cap Growth II Fund (managed by Wellington)
- International Blend/Lazard Fund

For more information, log in to your account at newjersey.retirepru.com, or call **866-NJDCRP1** (866-653-2771) toll-free.

Prudential Retirement's group variable annuity contracts are issued by Prudential Retirement Insurance and Annuity Company (PRIAC), Hartford, CT, a Prudential Financial company.

The Prudential IncomeFlex Target Fund is a separate account under a group variable annuity contract issued by Prudential Retirement Insurance and Annuity Company (PRIAC), Hartford, CT, a Prudential Financial company. PRIAC does not guarantee the investment performance or return on contributions to the separate account. You should consider the objectives, risks, charges, and expenses of the Fund and guarantee features before purchasing this product. Like all variable investments, this fund may lose value. Availability and terms may vary by jurisdiction; subject to regulatory approvals.

For this and other information, please visit newjersey.retirepru.com or call 866-NJDCRP1 (866-653-2771) for a copy of the Prudential IncomeFlex Target® Important Considerations before investing.

Annuity contracts contain exclusions, limitations, reductions of benefits, and terms for keeping them in force. Contract form #GA-2020-TGWB4-0805-NJ.

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