

Where will retirement take you?



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 become effective July 1, 2021:

- Core Bond Enhanced Index/PGIM Fund
- Core Plus Bond/PGIM Fund
- Prudential IncomeFlex 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

Consider a rollover!

You may wish to take advantage of these lower fund fees by rolling over money you have in other employer-sponsored retirement plans to the NJDCRP.

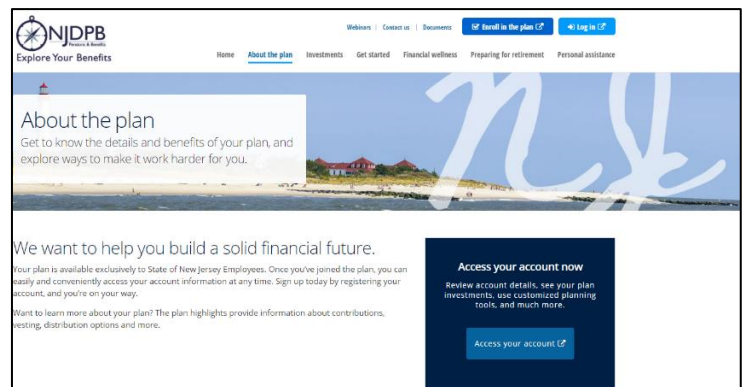
For more information about the reduced fund fees or how to process a rollover, log in to your account at newjersey.retirepru.com, or call **866-NJDCRP1** (866-653-2771) toll-free.

Take a closer look at the plan's website

You may know that you can now access your **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, newjersey.retirepru.com. Now, let's take a look at one of the tabs available to you on the redesigned website.

The "About the plan" tab gives you the information you need

When you click on the "About the plan" link near the top of the plan's home page, you will be taken to the landing page for that portion of the website:

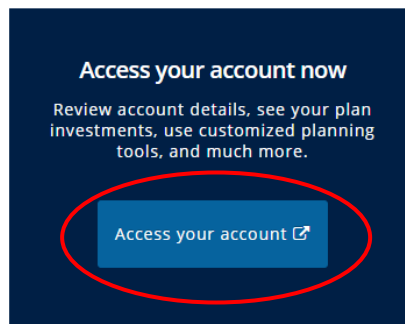


Here, you can get a wide variety of information about the plan(s) you participate in, quickly and conveniently. By scrolling down the page, you can access detailed information about plan features that you may wish to consider taking advantage of.

Each plan's Plan Highlights, which is accessible by clicking on the desired plan name on this webpage, gives you information about:

- Plan eligibility and how to enroll
- Contributions (how much participants can contribute and the kinds of contributions that can be made)
- How to access the money you have in the plan
- Distribution options ... and more.

You can even access your account by clicking the blue "Access your account" button.



Is your beneficiary designation keeping up with your life?

Life has a way of changing. And that can mean you may need to change your beneficiary designation. Be sure to check yours regularly—at least once a year. That is the *only* way you can ensure that the person you want to receive the money in your NJDCRP account in the event of your passing will be the one who *does* receive it.

How to change your beneficiary designation online

1. Visit newjersey.retirepru.com.
2. Click on the “Log in” button in the upper right-hand corner to access your account.
3. Click “View Details” to get to your Account Summary and then click “Personal Information” on the left.
4. Click “Change or Add” under Beneficiary Information on the right.
5. Update and confirm your beneficiary information.

How to change your beneficiary designation using a beneficiary designation form

1. Contact the Participant Service Center at **866-NJDCRP1** (866-653-2771) to request a beneficiary designation form to be sent to you.
2. Complete and fax or mail the form back to Prudential.

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



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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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:

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