

INFORMATION ABOUT THE PLAN'S INVESTMENTS IS AT YOUR FINGERTIPS!

The **New Jersey Defined Contribution Retirement Plan (NJDCRP)** offers a diverse investment lineup, representing a spectrum of asset classes and risk/return characteristics. This allows you to customize your account by choosing the investments you feel will help you meet your long-term financial goals.

The “Investments” tab can help you make your choices

When you visit the plan's website, newjersey.retirepru.com, and click on the “Investments” link near the top of the plan's home page, you will be taken to the landing page for that portion of the website.

Scroll down the Investments page and you will see a list of three plan names. When you select “New Jersey Defined Contribution Retirement Plan” from the list, you will see the names of the investments available to NJDCRP participants.

To learn more about a particular plan investment, simply click on the blue fund name in the list that appears, and that investment's Fund Fact Sheet will be displayed on your screen. Fund Fact Sheets provide details about each fund's performance, fees and underlying investments.

For details on the terms and definitions used in the Fund Fact Sheets, click on the “Download the Fund Fact Sheet User's Guide” button in the “Fund Fact Sheet User's Guide” box on the Investments home page.

Are you investing your way?

As a participant in the NJDCRP, you automatically have 5.5% of your base salary contributed to your plan account—along with a 3% employer contribution. But while you can't control your contribution level, you *can* control how the money in your account is invested, by either:

- Choosing your own investments; or
- Enrolling in GoalMaker[®], which simplifies the investment selection process and automatically rebalances your investments quarterly.

Only you can decide how to invest your plan contributions—and how you invest your money may change over time. But here's one thing that most financial professionals agree on: In order to reach their long-term financial goals, participants should consider choosing an assortment of investment options that have good long-term growth potential, but that are in line with their long-term goals and objectives.

Consider logging in to your account at newjersey.retirepru.com and choosing your investments. Or, if you've done so already, review your chosen funds to make sure they're still appropriate for you. Doing so is an important part of your retirement planning journey.



Register your email address

When you register your email address with Prudential Retirement®, you can choose to receive all plan-related communications online and by email. *It's fast and easy:*

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.

Consider combining your retirement plans!

You may wish to take advantage of the plan's lower fund fees (as of July 1, 2021) by rolling over money you have in other employer-sponsored retirement plans to the NJDCRP.

Make the most of your account

Reach out to one of our knowledgeable retirement counselors for help with your retirement planning *today!* Visit newjersey.retirepru.com and click on the “Personal assistance” tab to find the retirement counselor in your region.

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.

GoalMaker's model allocations are based on generally accepted financial theories that take into account the historic returns of different asset classes. But, of course, past performance of any investment does not guarantee future results. Participants should consider their other assets, income and investments (e.g. equity in a home, Social Security benefits, individual retirement plan investments, etc.) in addition to their interest in the plan, to the extent those items are not taken into account in the model. Participants should also periodically reassess their GoalMaker investments to make sure their model portfolio continues to correspond to their changing attitudes and retirement time horizon.

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