

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

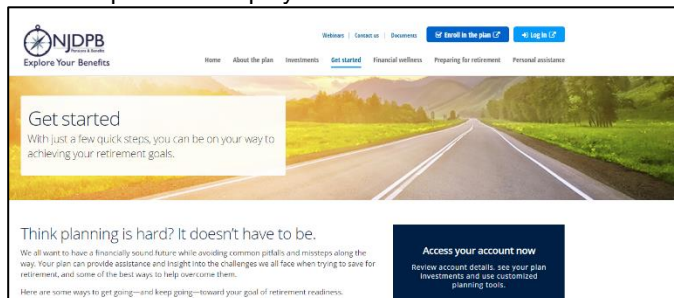
When you visit newjersey.retirepru.com, you can get:

- 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.

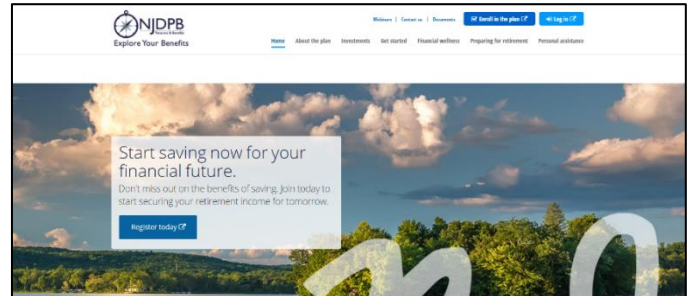
It all starts at the 'Get started' tab

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



The screenshot shows the 'Get started' section of the website. It features a navigation bar with 'Home', 'About the plan', 'Investments', 'Get started', 'Financial wellness', 'Preparing for retirement', and 'Personal assistance'. The main content area has a large image of a road stretching into the distance. Text on the page includes: 'Get started. With just a few quick steps, you can be on your way to achieving your retirement goals.' Below this, it says 'Think planning is hard? It doesn't have to be.' and 'We all want to have a financially sound future while avoiding common pitfalls and missteps along the way. Your plan can provide assistance and insights into the challenges we all face when trying to save for retirement, and some of the best ways to help overcome them.' There are also buttons for 'Access your account now' and 'Register today'.



The screenshot shows a banner for the 'Start saving now for your financial future' campaign. It features a background image of a sunset over a landscape. The text reads: 'Start saving now for your financial future. Don't miss out on the benefits of saving. Join today to start securing your retirement income for tomorrow.' There is a 'Register today' button.

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 855-NJABP11 (855-652-2711) 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:

NORTH JERSEY

Alicia Smith

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SOUTH JERSEY

Cornell Fields

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Plan information can be obtained by calling **855-NJABP11** (855-652-2711) 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.

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