

Where will retirement take you?



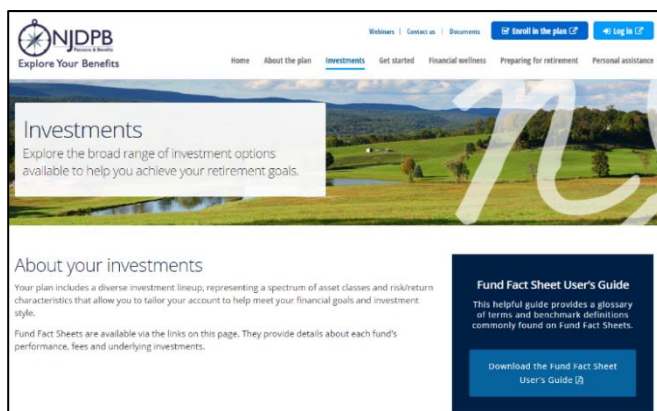
Information about the plan's investments is at your fingertips!

You can help yourself prepare for a more financially secure future by choosing the **New Jersey Defined Contribution Retirement Plan (NJDCRP)** investment options you feel are right for you, based on how you feel about risk and how long you expect your retirement savings to be invested.

The plan 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 plan names:

- > [New Jersey State Employees Deferred Compensation Plan](#)
- > [New Jersey Alternate Benefit Program](#)
- > [New Jersey Defined Contribution Retirement Plan](#)

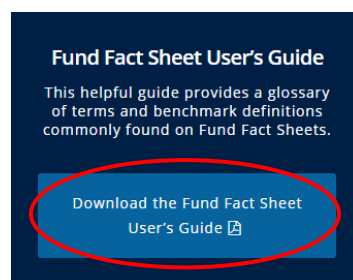
When you select “New Jersey Defined Contribution Retirement Plan” from the above list, you will see the names of the investments available to plan participants:

▼ New Jersey Defined Contribution Retirement Plan

- [DCP Stable Value Fund](#)
- [Core Bond Enhanced Index/PGIM Fund](#)
- [Core Plus Bond/PGIM Fund](#)
- [PIMCO All Asset Fund Instl*](#)
- [Vanguard Wellesley Income Fund](#)
- [Vanguard Institutional Index Fund](#)
- [Prudential IncomeFlex Target® Balanced Fund](#)
- [Social Investment Equity/Calvert*](#)
- [Large Cap Growth II Fund \(managed by AllianceBernstein\)](#)
- [QMA Large Cap Quantitative Core Equity Fund](#)
- [Polen Capital Large Cap Growth Fund](#)
- [Large Cap Value/LSV Asset Management Fund](#)
- [QMA Mid Cap Quantitative Core Equity Fund](#)
- [Small Cap Growth II Fund \(managed by Wellington\)](#)
- [Small Cap Value/TBCAM Fund](#)
- [Dodge & Cox International Stock Fund](#)
- [Invesco Oppenheimer Developing Markets Fund Y*](#)
- [International Blend/Lazard Fund](#)

To learn more about a particular plan investment, simply click on the blue fund name, and that investment's Fund Fact Sheet will appear 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 DCRP, 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.

Make the most of your account

Contact your Prudential retirement counselor

Reach out to one of our knowledgeable retirement counselors for help with your retirement planning *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 Rooyackers
732-587-8331
robert.rooyackers@prudential.com

MERCER, MONMOUTH

Melanie Brassell
732-245-4733
melanie.brassell@prudential.com

BURLINGTON, OCEAN

Stan Rovinski
609-218-3601
stan.rovinski@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**.



Investors should carefully consider a fund's investment objectives, risks, charges, and expenses before investing. For more complete information about the mutual funds available through your plan, please call 866-653-2771 for a free prospectus, and if available the summary prospectus that contains this and other information about our funds. You should read the prospectus and the summary prospectus if available, carefully before investing. It is possible to lose money investing in securities.

Shares of the registered mutual funds are offered through Prudential Investment Management Services LLC (PIMS), Newark, NJ. PIMS is a Prudential Financial company.

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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