



# NJDCRP

## Defined Contribution Retirement Plan

Your Future in Focus

### An Important Investment Reminder About Your NJDCRP Account

Have you chosen any investment options yet for your **New Jersey Defined Contribution Retirement Plan (NJDCRP)** account?

If your answer is “No,” then that means both your 5.5% contribution to the plan *and* your employer’s matching 3% contribution are being invested in the DCP Stable Value Fund—with **every** paycheck. While this approach may be part of your overall strategy, financial professionals often recommend that a variety of investments may better suit most retirement investors’ long-term goals. And the NJDCRP offers a wide array of investment options to choose from.

When it comes to the investments in your NJDCRP account, you always have the option to either:

- Choose your own investments
- Enroll in GoalMaker®, an easy-to-use optional asset allocation program that helps you choose your investments quickly and easily—at no extra cost

#### Choose your investment options *today!*

Be sure to choose the NJDCRP investment options that make the most sense for your financial future. To do this, simply call **866-NJDCRP1** (866-653-2771) toll free or visit [prudential.com/njdcrp](http://prudential.com/njdcrp).

### Register Your Email Address with Prudential

*Are you looking to cut down on the amount of mail you receive?* Then be sure to register your email address with Prudential Retirement®. When you do, you can choose to receive all plan-related communications online and by email.

#### It’s quick and easy to make the change:

1. Visit [www.prudential.com/njdcrp](http://www.prudential.com/njdcrp).
2. Click on “Access My Account.”
3. Click on “Register Now.”
4. Follow the on-screen prompts.

### Be Sure to ‘Spread the Word’ About the Plan

You know that the NJDCRP makes it easy for you to prepare for a stronger financial future. But some of your friends at work are not fully participating—because they have not yet chosen their investment mix.

*Why not spread the word to your friends who are not yet taking full advantage of the plan?* Remind them that the NJDCRP gives them the power to shape their own financial future, but only if they fully participate by selecting the investments that they feel make the most sense for their financial future.

## The Help You Need—at No Additional Cost!

When you have questions about retirement, the “answers” may be at your fingertips, thanks to your Prudential retirement counselors. Be sure to reach out to one of your knowledgeable retirement counselors *today*.

### Your Retirement Counselor Contact Information

Counselor Territory	Prudential Retirement Counselor
Statewide	<b>Stan Rovinski</b> Email: stan.rovinski@prudential.com Phone: 609-218-3601
Northern Jersey	<b>Lily Lau</b> Email: lily.lau@prudential.com Phone: 732-236-6782
Central Jersey	<b>Bob Rooyakkers</b> Email: robert.rooyakkers@prudential.com Phone: 732-587-8331
Southern Jersey	<b>Cornell Fields</b> Email: cornell.fields@prudential.com Phone: 908-461-9148

Plan information can be obtained by calling **866-NJDCRP1 (866-653-2771)** toll free or by visiting [www.prudential.com/njdcrp](http://www.prudential.com/njdcrp).

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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