

NJABP Alternate Benefit Program

Your Future in Focus

Get a Financial Wellness "Checkup" *Today* Valuable new tools are now at your fingertips

Did you know that, as a participant in the **New Jersey Alternate Benefit Program (ABP)**, you recently received a financial wellness account upgrade? The upgrade gives you access to a new account experience, with financial wellness education and tools that can help you:

- Manage your day-to-day finances
- Achieve important financial goals by identifying areas you may want to focus on
- Protect yourself against key financial risks, such as financial emergencies

Each quarter this year, this newsletter will focus on one aspect of the financial wellness experience.

How to access the financial wellness tools

To take advantage of these new tools, your account must be registered online. (If you are already registered, you will be prompted to upgrade your account to access the financial wellness tools. See "How you can access the financial wellness tools for the first time" below.)

How to register an account online

It's easy:

- 1. Visit www.prudential.com/njabp
- 2. Click on "Access Your Account"
- 3. Click on "Register Now"
- 4. Follow the on-screen prompts to complete the registration process

If you register your account online, it's faster and easier to take control of your retirement planning. It is also an important step in helping you safeguard the security of your account.

How you can access the financial wellness tools for the first time

- 1. Visit www.prudential.com/njabp
- 2. Click on "Access Your Account"
- 3. Enter your account user ID and password
- 4. Click the "Log in" button
- 5. Click "Go Now" on the "Your future. New features." screen
- 6. Set up your new profile by following the on-screen instructions
- 7. Click the "Submit" button

At this point, you will see the new My Accounts page. You can then navigate throughout the site by clicking on the tabs at the top of your screen.

Be sure to take advantage of the new financial wellness tools today—because your best financial life is waiting.

For more information on the new financial wellness tools Call 855-NJABP11 (855-652-2711), toll free.

One important note

When logging in for the first time (or if you haven't accessed your ABP account recently), you may be prompted to create a new user ID and password to access the financial wellness site.

Be Sure to Register Your Email Address with Prudential

Don't forget—you can "go green" by registering 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/njabp
- 2. Click on "Access Your Account"
- 3. Click on "Register Now"
- 4. Follow the on-screen prompts

Your Prudential Retirement Counselor

The in-person assistance you can rely on

Retirement planning is a journey. But you don't have to travel alone. That's because you can count on the assistance of your Prudential retirement counselors, whose goal is to help you get the retirement planning answers you need. Be sure to reach out to one of our knowledgeable retirement counselors today.

Your Retirement Counselor Contact Information

Alicia Smith (Northern Jersey)

Email: alicia.smith@prudential.com

Phone: 732-428-2314

Bob Rooyakkers (Central Jersey)

Email: robert.rooyakkers@prudential.com

Phone: 732-587-8331

Cornell Fields (Southern Jersey)

Email: cornell.fields@prudential.com

Phone: 908-461-9148

Plan information can be obtained by calling **855-NJABP11** (855-652-2711) toll free or by visiting **www.prudential.com/njabp**.

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