

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

When you visit [newjersey.retirepru.com](http://newjersey.retirepru.com), you can get:

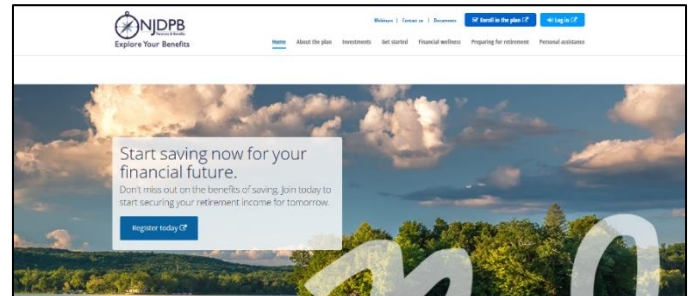
- Information about the plan(s) you participate in
- Information about the plan investments available to you
- Customized planning tools
- Easy access to your plan's retirement counselors

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



## 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.

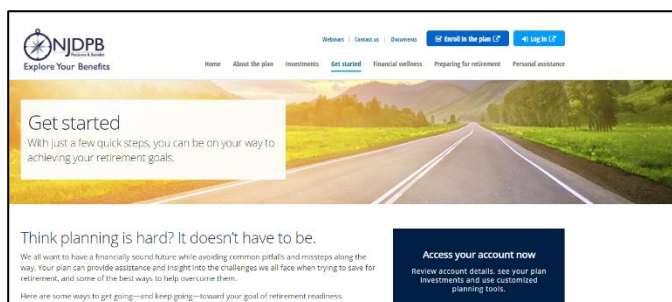
Even if you don't want to manage your account online, it's an important step, because fraudsters have been known to set up online accounts with financial services companies using personal information from actual account holders. But that's less likely to happen if you're already registered.

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](http://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 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:

#### 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 Rooyakkers**

732-587-8331

robert.rooyakkers@prudential.com

#### MERCER, MONMOUTH

**Melanie Brassell**

732-245-4733

melanie.brassell@prudential.com

#### BURLINGTON, OCEAN

**Rich Parrett**

732-865-6708

richard.parrett@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](http://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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