



# NJDCRP

## Defined Contribution Retirement Plan

Your Future in Focus

### Get Personalized Finance Tips

It's easy, with the **Financial Wellness Assessment tool**

As a participant in the **New Jersey Defined Contribution Retirement Plan (NJDCRP)**, you know your financial future is important. So if you're looking to make the most of your day-to-day finances—and to make improvements, if needed—there's a great tool that's already at your fingertips. It's called the Financial Wellness Assessment, and it can help give you valuable tips to help you manage your finances better.

Before you can access the Financial Wellness Assessment, you need to sign in to your NJDCRP account.

#### Step 1: Access your NJDCRP account

1. Visit [www.prudential.com/njdcrp](http://www.prudential.com/njdcrp)
2. Click on "Access My Account"
3. Enter your account User ID and password
4. Click the "Log In" button

If you **haven't** signed on to your account online since November 2018, there are a few extra (but quick!) steps in the process.

*For those who haven't logged on since November 2018: how to access your NJDCRP account*

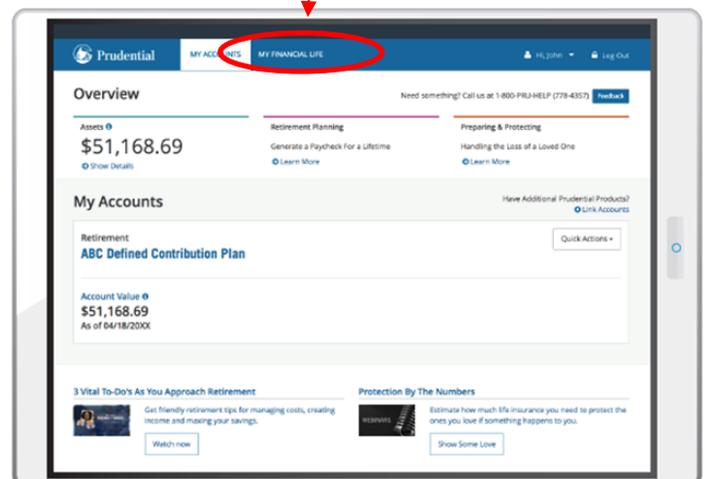
1. Visit [www.prudential.com/njdcrp](http://www.prudential.com/njdcrp)
2. Click on "Access My Account"
3. Enter your account User ID and password
4. Click the "Log In" button
5. Click "Go Now" on the "Your future. New features." screen
6. Set up your new profile by following the on-screen instructions
7. Click the "Submit" button

#### Step 2: Access the My Financial Life tab from the My Accounts page

The first screen you'll see after signing on is the My Accounts page. By clicking on the My Financial Life tab at the top of this page, you are just one step away from reaching the Financial Wellness Assessment.

#### How to register your account online

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 to complete the registration process

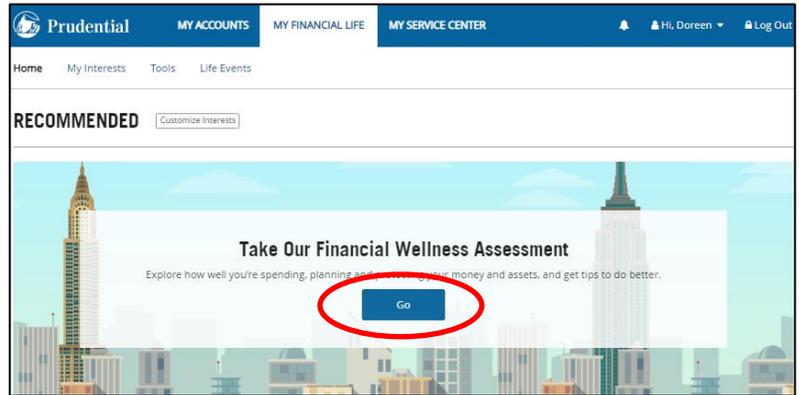


### Step 3: Access the Financial Wellness Assessment from the My Financial Life tab

The My Financial Life tab contains education and tools and is accessible anytime, from any device.

When you click on the “GO” button in the “Take Our Financial Wellness Assessment section,” after answering a few simple questions, you’ll receive personalized tips to help:

- Manage your day-to-day finances
- Achieve your long-term savings goals
- Prepare for emergencies



### For assistance in accessing the Financial Wellness Assessment

Call **866-NJDCRP1** (866-653-2771), toll-free.

## An Important Investment Reminder About Your NJDCRP Account

Have you chosen any investment options yet for your NJDCRP account? If not, then that means that 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 how the money in your NJDCRP account is invested, you always have the option to either:

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

### Not to decide is to decide. Choose your NJDCRP investments *today!*

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

## “Go Green” by Registering Your Email Address with Prudential

If you haven’t done so already, remember that you can help the environment, while reducing clutter at home, 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/njdcrp](http://www.prudential.com/njdcrp)
2. Click on “Access My 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. Reach out to one of our 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>Alicia Smith</b> Email: alicia.smith@prudential.com Phone: 732-428-2314
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).

The Stable Value Fund is a combination of a group annuity contract issued by The Prudential Insurance Company of America (PICA), Newark, NJ 07102 and an investment in the Prudential Core Conservative Intermediate Bond Fund of Prudential Trust Company's Collective Trust (the "Fund") as described below. Payment obligations and the fulfillment of any guarantees specified in the group annuity contract are insurance claims supported by the plan's investment in the Fund and, if such investment is not sufficient, by the full faith and credit of PICA. The obligations of PICA and the plan's investment in the Fund are not insured by the FDIC or any other federal governmental agency. The interest rate credited on contract balances is reset pursuant to a formula contained in the group annuity contract. Past interest rates are not indicative of future rates. This product is not a mutual fund. Contract form # GPA-200-WRAP-2004 or state variation thereof. Prudential Retirement is compensated in connection with this product by collecting a fee which provides payment for risk, recordkeeping and distribution services from the plan's investment in the Fund. We may also collect fees on behalf of Prudential Trust Company. Prudential Retirement may use a portion of its aggregate compensation to satisfy the plan's request for allowances and for payments to defray plan expenses, or to compensate unaffiliated third-party plan service providers. If Prudential Retirement's aggregate compensation from this product and from other plan investment products exceeds the costs of servicing your plan, Prudential Retirement earns a profit; otherwise we incur a loss. Frequent exchanging between plan investment options may harm long-term investors. Your plan or the plan's investment funds may have provisions to deter exchanges that may be abusive. These policies may require us to modify, restrict or suspend purchase or exchange privileges and/or impose redemption fees.

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.

Withdrawals, except for qualified withdrawals from a Roth 401(k), are generally taxed at ordinary income tax rates. Neither Prudential Financial nor any of its affiliates provide tax or legal advice for which you should consult your qualified professional. Qualified Roth distributions are federally tax-free, provided the Roth account has been open for at least five tax years and the owner has reached age 59½, has died or has become disabled. Qualified Roth distributions may be subject to state and local income tax.

Retirement Counselors are registered representatives of Prudential Investment Management Services LLC (PIMS), Newark, NJ, a Prudential Financial company.

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