NJDCRP

Defined Contribution Retirement Plan

Your Future in Focus

More Valuable Information About the Plan's Financial Wellness Tools

Discover what a *difference* these tools can make

As a participant in the **New Jersey Defined Contribution Retirement Plan (NJDCRP)**, you may know that you now have access to financial wellness education and tools that can help you find new ways to reduce debt, take steps to protect against the unexpected … and *more*. And you may also recall that, to take advantage of these new tools, your NJDCRP account must be registered online.

How to register your account online

1. Visit **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

How to access the financial wellness tools

1. Visit **www.prudential.com/njdcrp**
2. Click on "Access My Account"
3. Enter your account User ID and password

If you **haven't** accessed your account since November 2018, there are a few extra steps in the sign-on process, but it's still fast and easy to do!

How to access the financial wellness tools (if you haven't logged on since November 2018)

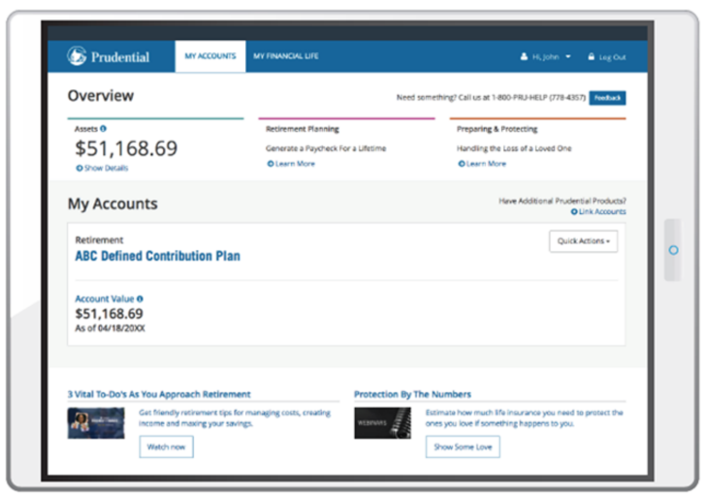
1. Visit **www.prudential.com/njdcrp**
2. Click on "Access My Account"
3. Enter your account User ID and password
4. Click the "Log in" button
5. Click "Go Now" on the "Your future. New features." screen
6. Set up your new profile by following the on-screen instructions
7. Click the "Submit" button

The My Accounts homepage

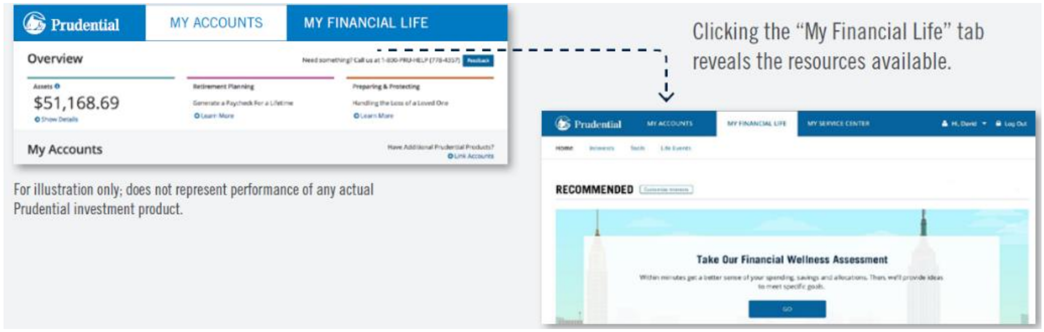
The first screen that appears after signing on is the new My Accounts page. On this screen, you will see:

- Your current account value
- A "Quick Actions" drop-down box that enables you to:
  - View your Account Summary
  - Add/Review Beneficiaries
  - View/Print Statements and Documents

From this homepage, you can quickly and easily perform many tasks. The top of the My Accounts homepage also houses the My Financial Life tab.



The My Financial Life tab



The My Financial Life tab contains education and tools and is accessible anytime, from any device. The content here will be personalized, reflecting your use of the site over time. One of the most valuable tools available through this tab is the **Financial Wellness Assessment**, which can help you discover how well you are spending, planning and protecting your money—and give you valuable tips to help you manage your finances better.

For more information on the new financial wellness tools
Call **866-NJDCRP1** (866-653-2771), toll-free.

Is your beneficiary designation keeping up with your life?

Life has a way of changing. And that can mean you may need to change your beneficiary designation. Be sure to check yours regularly—at least once a year. That is the only way you can ensure that the person you *want* to receive the money in your NJDCRP account in the event of your passing will be the one who *does* receive it.

Have You Verified Your Beneficiary Designation Lately?	
To Change Your Beneficiary Designation	
Online	**Using a Beneficiary Designation Form**
1. Visit **www.prudential.com/njdcrp**. 2. Click on “Access My Account” in the upper right-hand portion of the screen and log in to the account. 3. Click View Details *twice* and then click “Personal Information” on the left. 4. Click “Change or Add” under **Beneficiary Information** on the right. 5. Update and confirm the beneficiary information.	1. Call the Participant Service Center at **866-NJDCRP1** (866-653-2771). 2. Request that a beneficiary form be sent to you. 3. Complete and mail the form to Prudential.

Register for a DCRP Pensions & Benefits In-Person Seminar or Webinar!

Visit **https://www.nj.gov/treasury/pensions/member-training.shtml** to reserve your place *today!* For more information, email **stan.rovinski@prudential.com**, or call Stan Rovinski at 609-218-3601.

IN-PERSON SEMINARS

DATE	TIME	LOCATION
WEDNESDAY, AUGUST 7, 2019	12:00 P.M.	PENSIONS & BENEFITS 1ST FLOOR BOARD ROOM
WEDNESDAY, OCTOBER 23, 2019	11:30 A.M.	
MONDAY, DECEMBER 2, 2019	11:00 A.M.	

WEBINARS

DATE	TIME
TUESDAY, JUNE 25, 2019	12:00 P.M.
TUESDAY, JULY 16, 2019	12:00 P.M.
WEDNESDAY, JULY 31, 2019	11:30 A.M.
MONDAY, AUGUST 12, 2019	12:00 P.M.
TUESDAY, AUGUST 20, 2019	11:00 A.M.
TUESDAY, SEPTEMBER 17, 2019	12:00 P.M.
MONDAY, SEPTEMBER 23, 2019	1:00 P.M.
TUESDAY, OCTOBER 8, 2019	12:00 P.M.
WEDNESDAY, NOVEMBER 13, 2019	12:00 P.M.
TUESDAY, DECEMBER 10, 2019	12:00 P.M.

The Help You Need—at No Additional Cost!

Your Prudential Retirement Counselor

When you have questions about retirement planning—including the investment options available to you in the NJDCRP—the person who can help you find the "answers" is at your fingertips, thanks to your Prudential retirement counselor. Be sure to reach out to your knowledgeable retirement counselor whenever you have questions about the Plan.

Your Retirement Counselor Contact Information

Counselor Territory	Prudential Retirement Counselor
Statewide	**Stan Rovinski** **Email:** stan.rovinski@prudential.com **Phone:** 609-218-3601
Northern Jersey	**Alicia Smith** **Email:** alicia.smith@prudential.com **Phone:** 732-428-2314
Central Jersey	**Bob Rooyakkers** **Email:** robert.rooyakkers@prudential.com **Phone:** 732-587-8331
Southern Jersey	**Cornell Fields** **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**.

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.

This information should not be considered an offer or solicitation of securities, insurance products or services. No offer is intended nor should this material be construed as an offer of any product. The information is being presented by us solely in our role as the plan's service provider and or recordkeeper.

Retirement products and services are provided by Prudential Insurance and Annuity Company (PRIAC), Hartford, CT, or its affiliates. PRIAC is a Prudential Financial company.

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

1022044-00001-00 YJ_NL_RE70_01