



# NJDCRP

## Defined Contribution Retirement Plan

Your Future in Focus

### Putting Balanced Investments in “The Investment Spotlight”

As a **New Jersey Defined Contribution Retirement Plan (NJDCRP)** participant, you know it’s a good idea to regularly review the plan investment options you’ve chosen—and to make any necessary changes. Doing so can help you take advantage of two investment strategies that financial professionals often recommend: asset allocation and diversification. Of course, before you can change (or even choose) your NJDCRP investments, it’s key that you understand how those strategies work.

You may recall that, in our First Quarter 2016 newsletter, we explained that each 2016 NJDCRP quarterly statement insert would include a section entitled “The Investment Spotlight,” which would focus on one particular type of asset class—including stocks, bonds and stable value investments. The first quarter’s statement insert focused on stocks; in the second quarter, we reviewed bonds. Last quarter, we looked at stable value investments. This quarter, we conclude with balanced investments.

#### Investment Spotlight on *Balanced Investments*

Balanced investments combine fixed-income and stock components to offer you a combination of the interest income from fixed-income investments and the growth potential of stock investments. As a result, balanced investments typically do not experience the full ups and downs of the stock market.

#### How Should You Invest Your Money?

Only you can decide—and if you’re like many people, your investment strategy may change over time. Which investments are right for you—and how much should you allocate to each investment option you choose? While the choice is yours, your Prudential retirement counselor can help you learn more about the various investments available to you, which may help you choose the ones that may help you reach your long-term financial goals.

#### Asset allocation and diversification defined

**Asset allocation**—the process of spreading your money across different kinds of asset classes, such as stocks, bonds and stable value investments.

*(By dividing your plan dollars among a variety of investment classes, you minimize your reliance on any one investment and help manage your investment risk.)*

**Diversification**—an investment strategy that takes asset allocation one step further by investing in a variety of investments within each asset class—for example, large-cap vs. small-cap, growth vs. value, etc.

*(Diversification spreads risk around and helps even out the return of an asset class even though its individual investments may move up and down over time.)*

Keep in mind that application of asset allocation and diversification concepts does not ensure a profit or protect against loss in a declining market. **You can lose money by investing in securities.**

## “Resolve” to Give Yourself a Better Financial Future with the NJDCRP

It’s that time of the year. We’re now in 2017 and if you’re like many people, you have probably made—or are in the process of making—some New Year’s resolutions. *Good for you!*

If one of your resolutions involves getting better organized with your finances, don’t forget to include the NJDCRP in your plans. And it’s easy. You have a few options that can help you successfully fulfill that resolution, including:

- **Checking your NJDCRP investments** to make sure they’re in line with your current investment goals and the length of time you have until you begin making withdrawals
- **Making an appointment with your retirement counselor.** He can help you assess your progress and help you determine whether you should consider changing your investment allocations

### See for yourself!

To see how your money in the NJDCRP is currently invested, log in to your account at [prudential.com/njdcrp](http://prudential.com/njdcrp).

*Need assistance?*

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

## This is a Great Time to Check Your Beneficiary Designation

If you made a resolution to put more focus on your loved ones this year, here’s another way to achieve that resolution: by checking your beneficiary designation. Your beneficiary designation lists the person who should receive the money in your NJDCRP account if something should happen to you. Checking your beneficiary designation regularly—at least once a year—can help you ensure that the person who you want to receive the money in your plan account *actually receives it* in the event that you pass away.

### How to Change A Beneficiary Designation\*

Online	Using a Beneficiary Designation Form
<ol style="list-style-type: none"> <li>1. Visit <a href="http://prudential.com/njdcrp">prudential.com/njdcrp</a>.</li> <li>2. Click on “Access My Account” in the upper right-hand portion of the screen and log in to the account.</li> <li>3. Click “Personal Information” under <b>View Details</b> on the left.</li> <li>4. Click “Change or Add” under <b>Beneficiary Information</b> on the right.</li> <li>5. Update and confirm the beneficiary information.</li> </ol>	<ol style="list-style-type: none"> <li>1. Visit <a href="http://prudential.com/njdcrp">prudential.com/njdcrp</a> and click on “Forms” under the “What You Can Do Now” tab.</li> <li>2. Then click on “Beneficiary Change” under <b>Administrative Forms</b> to download the form.</li> <li>3. Complete and mail the form to Prudential.</li> </ol>

\* If the plan participant is married and wants to name someone other than the spouse as primary beneficiary, the participant must complete and return a notarized Spousal Consent form.

## Your Prudential Retirement Counselor is There to Help

When it comes to retirement planning, no two individuals' needs are the same. In fact, you'll probably find that your own needs will change over time. *But you have a great resource to help you:* Your Prudential retirement counselor, **Stan Rovinski**, can help you find the answers to your questions—and assist you with any aspect of your retirement planning journey. Contact Stan *today* for the assistance you need.

### “Go Green!” Register Your Email Address Today!

*If two of your other New Year's resolutions are to become more organized, and reduce the amount of mail you receive, you can accomplish both 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 easy to do!*

Simply visit [prudential.com/njdcrp](http://prudential.com/njdcrp), click on “Access My Account” and then click on “Register Now.” Then just follow the on-screen prompts to complete the registration process.

### Your Retirement Counselor Contact Information

- Stan Rovinski
- Tel: 609-218-3601
- Email: [stan.rovinski@prudential.com](mailto:stan.rovinski@prudential.com)

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

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