



NJSEDGP

State Employees Deferred Compensation Plan

Your Future in Focus

Think *Twice* Before Borrowing From Your Plan Account

Considering ‘borrowing’ from your future? You could pay the price!

As a participant in the **New Jersey State Employees Deferred Compensation Plan (NJSEDGP)**, you may, from time to time, have thought about borrowing from your plan account when faced with an emergency. That’s because the plan has an Unforeseeable Emergency Withdrawals provision that allows for withdrawals under certain circumstances, which may include unexpected medical expenses and other events.

What’s the problem with taking an Unforeseeable Emergency Withdrawal?

First of all, you will be borrowing from your financial future. Secondly, your plan contributions will be **suspended** for six months upon application—*whether or not* your request is approved.

The bottom line is this...

The biggest reason for not borrowing from your retirement savings early is the reality that you will need the money for *retirement*. That is why financial professionals often warn against borrowing from your retirement savings. Proactive planning and preparing is always the best solution. Please consult your tax and legal advisors for advice concerning your financial circumstances if you find yourself faced with an emergency and need a source of cash.

What could you do with a few extra dollars in your paycheck?

Thanks to tax reform legislation that President Trump signed into law in late December, you may have recently found a few extra dollars in your paycheck, since the federal tax withholding rate recently went down for employees at certain income levels.

If you want to help put that money to good use, why not contribute that additional cash to your NJSEDGP account? The few extra dollars you contribute *today* can make a difference to your financial future.

It’s easy to do!

If you are interested in contributing more to the plan, simply log in to your account at www.prudential.com/njsedcp, or call **866-NJSEDGP** (866-657-3327) toll free for assistance.

Register Your Email Address with Prudential

Are you looking to cut down on the amount of mail you receive? Then be sure to register 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/njsedcp.
2. Click on “Access My Account.”
3. Click on “Register Now.”
4. Follow the on-screen prompts.

Be Sure to ‘Spread the Word’ About the Plan

You know that the NJSEDCP makes it easy for you to prepare for a stronger financial future. But some of your friends at work are still not participating—others may have enrolled in the plan, but have not yet chosen their investment mix.

Why not spread the word to your friends who are not yet taking full advantage of the plan? Remind them that the plan gives them the power to shape their own financial future, but only if they enroll and select the investments that they feel make the most sense for their financial future.

The Help You Need—at No Additional Cost!

Your Prudential Retirement Counselors

When you have questions about retirement planning, the “answers” may be at your fingertips, thanks to your Prudential retirement counselors. Be sure to reach out to one of your knowledgeable retirement counselors *today*.

Region	Retirement Counselor	Phone	Email address
North Jersey	Lily Lau	732-236-6782	lily.lau@prudential.com
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Plan information can be obtained by calling toll-free at **866-NJSEDCP (866-657-3327)** or by visiting **www.prudential.com/njsedcp**.

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