



NJSEDCP

State Employees Deferred Compensation 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 State Employees Deferred Compensation Plan (NJSEDCP)**, 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 NJSEDCP account.

How to register your account online

1. Visit **www.prudential.com/njsedcp**
2. Click on "Access My Account"
3. Click on "Register Now"
4. Follow the on-screen prompts to complete the registration process

Step 1: Access your NJSEDCP account

1. Visit **www.prudential.com/njsedcp**
2. Click on "Access My Account"
3. Enter your account User ID and password
4. Click the "Log In" button

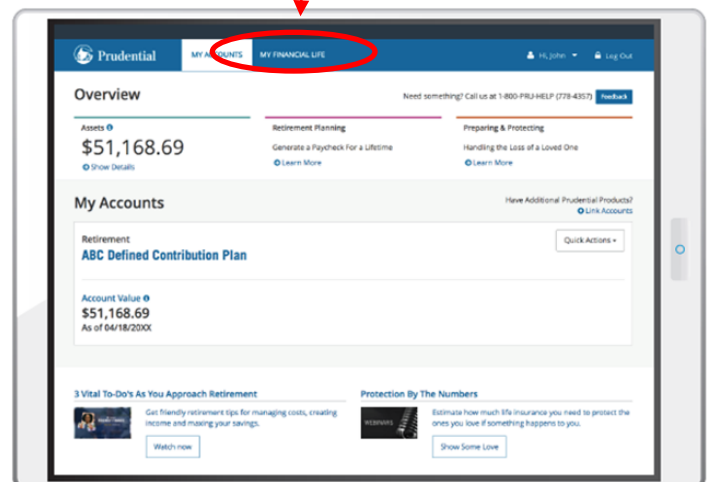
If you **haven't** signed on to your account online since November 2018, there are a few extra (but quick!) steps in the process.

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

1. Visit **www.prudential.com/njsedcp**
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.

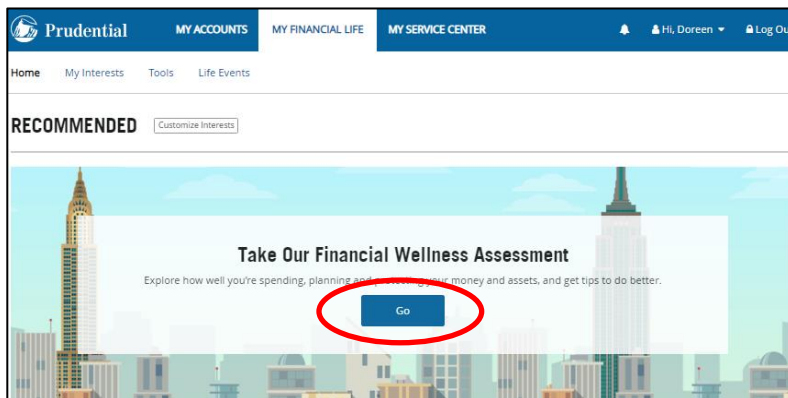


Step 3: Access the Financial Wellness Assessment from the My Financial Life tab

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-NJSEDCP** (866-657-3327), toll-free.

“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/njsedcp**
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!

| Region | Retirement Counselor | Phone | Email address |
|---|----------------------|--------------|--|
| North Jersey | Lily Lau | 732-236-6782 | lily.lau@prudential.com |
| Central Jersey | Steve Surat | 201-741-1080 | steve.surat@prudential.com |
| South Jersey | Cornell Fields | 908-461-9148 | cornell.fields@prudential.com |
| | Jerard Gray | 609-462-1239 | jerard.gray@prudential.com |
| Statewide | Stan Rovinski | 609-218-3601 | stan.rovinski@prudential.com |
| Statehouse/Mercer County | Melanie Brassell | 732-245-4733 | melanie.brassell@prudential.com |
| Retirees | Rich Parrett | 732-865-6708 | richard.parrett@prudential.com |
| Colleges/Universities (Northern Jersey) | Alicia Smith | 732-428-2314 | alicia.smith@prudential.com |
| Colleges/Universities (Central Jersey) | Bob Rooyakkers | 732-587-8331 | robert.rooyakkers@prudential.com |
| Colleges/Universities (Southern Jersey) | Cornell Fields | 908-461-9148 | cornell.fields@prudential.com |
| | Jerard Gray | 609-462-1239 | jerard.gray@prudential.com |
| Division of Pensions and Benefits | Joseph Dancho | 609-480-6105 | joseph.dancho@prudential.com |

Plan information can be obtained by calling **866-NJSEDCP** (866-657-3327) toll-free or by visiting **www.prudential.com/njsedcp**.

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.

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