



NJSEDCP

State Employees Deferred Compensation Plan

Your Future in Focus

Do You Think Investing for Retirement Has to Be Risky?

“Market volatility” refers to the tendency for the investment markets to fluctuate unpredictably—and it’s a normal risk of investing. When it comes to investing for retirement, many investors sell when the stock market fluctuates. But that shouldn’t always be the case. If the ups and downs of stock prices have you biting your nails, you may want to consider looking at investing for retirement *differently*. Because changing course could mean you might miss out when the market rebounds.

Behavioral scientists say people fear losses more than they anticipate gains—and then they act accordingly (and irrationally). Before you act, consider what’s driving your decision—facts or fear?

Remember: You’re in it for the long term.

Timing is everything, but successful market timing is nearly impossible—even for professional investors. **If you sell when prices are down, you “lock in” losses**—and lose the chance to gain when prices come back. “Herd” investing (i.e., “following the crowd”) can drive you over a cliff. If you follow the pack wherever it’s headed, you may end up behind. By the time you hear about today’s market performance on Wall Street, it’s *yesterday’s* news.

Are you looking for a smoother journey?

A well-diversified portfolio may help balance out the potential ups and downs of the markets. One way to achieve this is through asset allocation—spreading your money across different investment types. Asset allocation won’t guarantee a profit or protect against loss, but it can help smooth your road to a more secure retirement.

Fortunately, as a participant in the **New Jersey State Employees Deferred Compensation Plan (NJSEDCP)**, you have access to a wide array of investment options, as you can see from the chart on the right.

The NJSEDCP offers a full range of investment alternatives across the risk-return spectrum. Within stocks, the Plan’s investment options are offered across the geographic, market capitalization, economic (developed versus emerging markets) and growth-value spectrum. A socially responsible equity option is available, as well. The NJSEDCP also offers both core and opportunistic fixed-income options, a balanced (bonds and stocks) option, a real return (inflation-protection) strategy option, and a stable value option.



This is a simplified illustration of the relationship between investment risk and potential rate of return. There is no assurance that higher risk investments will provide greater returns over time. Past performance is not indicative of future performance.

The following funds are registered mutual funds: Calvert Equity I Fund, Oppenheimer Developing Markets Y, and PIMCO All Assets Instl.

For Institutional Plan Sponsor Use Only



Keep in mind, though, that every investment has some degree of risk—and potential reward. If an investment offers little risk of losing money, it may also offer less of a chance for higher returns. An investment with greater risk may offer a higher chance for returns, but there is no guarantee that a higher-risk investment will provide greater returns.

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.

The Help You Need—at No Additional Cost!

Your Prudential Retirement Counselors

When you have questions about retirement planning—including the investment options available to you in the NJSEDCP—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
Central Jersey	Melanie Brassell	732-245-4733	melanie.brassell@prudential.com
South Jersey	Patricia Scherer	609-462-1239	patricia.scherer@prudential.com
Statewide	Stan Rovinski	609-218-3601	stan.rovinski@prudential.com
Statehouse/Mercer County	Marc Colasanto	732-908-6418	marc.colasanto@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
Division of Pensions and Benefits	Joseph Dancho	609-480-6105	joseph.dancho@prudential.com

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

Investors should consider the fund’s investment objectives, risks, charges and expenses before investing. The prospectus, and if available the summary prospectus, contains complete information about the investment options available through your plan. Please call 1-877-778-2100 for a free prospectus and if available, a summary prospectus that contains this and other information about our mutual funds. You should read the prospectus and the summary prospectus, if available carefully before investing. It is possible to lose money by investing in securities.



For Institutional Plan Sponsor Use Only



Keep in mind that application of asset allocation and diversification concepts does not assure a profit or protect against loss in a declining market. It is possible to lose money by investing in securities.

Shares of the registered mutual funds are offered through Prudential Investment Management Services LLC (PIMS), Newark, NJ, a Prudential Financial company. Prudential Retirement is a Prudential Financial Business. Retirement Counselors are registered representatives of PIMS

The DCP Stable Value Fund is a trust product that is composed of a group annuity contract issued by The Prudential Insurance Company of America and a portfolio of assets owned by the New Jersey State Employees Deferred Compensation Plan or its designee. Guarantees apply during the term of the group annuity contract. The Fund is not issued or guaranteed by the U.S. government or by any state government or agency. Transfers into the Fund may be made at any time. Transfers out of the Fund may be made to other investment options that are accepting contributions at such time. If in the future the Plan adds an investment option(s) with characteristics similar to the DCP Stable Value Fund, transfers to such new option(s) may be subject to restrictions. The Prudential Insurance Company of America, Newark, New Jersey, is a Prudential Financial company.

The Prudential IncomeFlex Target Fund is a separate account under a group variable annuity contract issued by Prudential Retirement Insurance and Annuity Company (PRIAC), Hartford, CT, a Prudential Financial company. PRIAC does not guarantee the investment performance or return on contributions to the separate account. You should consider the objectives, risks, charges, and expenses of the Fund and guarantee features before purchasing this product. Like all variable investments, this fund may lose value. Availability and terms may vary by jurisdiction; subject to regulatory approvals.

For this and other information, please visit www.prudential.com/njsedcp or call 1-866-NJSEDCP (1-866- 657-3327) for a copy of the Prudential IncomeFlex Target® Important Considerations before investing. **Annuity contracts contain exclusions, limitations, reductions of benefits, and terms for keeping them in force. Contract form # GA-2020-TGWB4-0805-NJ.**

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 record keeper.

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

© 2018 Prudential Financial, Inc. and its related entities. Prudential, the Prudential logo and the Rock symbol are service marks of Prudential Financial, Inc. and its related entities, registered in many jurisdictions worldwide.

1008671-00001-00

YJNLRE50_0001



For Institutional Plan Sponsor Use Only

