Investing made easier with GoalMaker

When it comes to choosing investments for the contributions you make to the New Jersey State Employees Deferred Compensation Plan (NJSEDCP), do you ever wish you could get a little help?

Fortunately, help is literally at your fingertips, thanks to GoalMaker®, an easy-to-use, optional asset allocation program, which is available to you at no additional cost.

How does GoalMaker work? When you answer a few simple questions, GoalMaker helps you choose a pre-selected portfolio of investments that may be suited to your financial wellness goals.

To help keep your retirement goals on track, GoalMaker automatically rebalances your account every quarter.* This is important because market volatility may cause your original allocations to become out of balance. Automatic rebalancing ensures your investments stay in line with your chosen strategy.

GoalMaker also offers an optional age adjustment feature that shifts your allocations to more conservative portfolios as you near retirement.

Learn more: Check out the GoalMaker brochure

To learn more about GoalMaker, simply visit the plan’s website, newjersey.retirepru.com, and click on the “About the plan” link near the top of the home page.

How to enroll in GoalMaker

Simply visit the plan’s website, newjersey.retirepru.com, or call 866-NJSEDCP (866-657-3327) toll free.

Remember: You have lots of investment options

GoalMaker isn’t your only choice when it comes to investing. To learn more about all the plan’s investments, visit newjersey.retirepru.com, and click on the “Investments” link near the top of the home page.

* Please remember, regardless of your investment selections, you should routinely monitor your investments at least annually to ensure they meet your investment objectives. Asset allocation and diversification do not ensure a profit or protect against loss in a declining market. You can lose money by investing in securities.
Is your beneficiary designation up to date?

Be sure to check your beneficiary designation 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 NJSEDCP account in the event of your passing will be the one who actually receives it. You can log in to your account at newjersey.retirepru.com to change your beneficiary, or complete a beneficiary designation form and mail it in.

How to change your beneficiary designation online
2. Click on the “Log in” button in the upper right-hand corner to access your account.
3. Click “View Details” next to “New Jersey State Employees Deferred Compensation Plan” to get to your Account Summary and then click “Personal Information” on the left.
4. Click “Change or Add” under Beneficiary Information on the right.
5. Update and confirm your beneficiary information.

To get a beneficiary designation form to make your change, click on the blue “Documents” link at the top of any page of the plan’s website, or call 866-NJSEDCP (866-657-3327) toll free.

Make the most of your account

Contact your Empower retirement counselor

Reach out to one of our knowledgeable retirement counselors for help with your retirement planning today!

Your Retirement Counselor Contact Information:

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Alicia Smith
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GoalMaker’s model allocations are based on generally accepted financial theories that take into account the historic returns of different asset classes. But, of course, past performance of any investment does not guarantee future results. Participants should consider their other assets, income, and investments (e.g., equity in a home, Social Security benefits, individual retirement plan investments, etc.) in addition to their interest in the plan, to the extent those items are not taken into account in the model. Participants should also periodically reassess their GoalMaker investments to make sure their model portfolio continues to correspond to their changing attitudes and retirement time horizon.

Important Information: Effective April 1, 2022, Empower officially acquired the retirement business of Prudential. Please refer to the included disclosure document for more information associated with the acquisition.

Securities, when presented, are offered and/or distributed by GWFS Equities, Inc., Member FINRA/SIPC. GWFS is an affiliate of Empower Retirement, LLC; Great-West Funds, Inc.; and registered investment adviser, Advised Assets Group, LLC. This material is for informational purposes only and is not intended to provide investment, legal or tax recommendations or advice.

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NO ACTION REQUIRED: FOR YOUR INFORMATION

Overview
As of April 1, 2022, Empower acquired the full service retirement business of Prudential Retirement. Over a period of time, you may see references to Prudential and Empower as we transition our experiences. Throughout this process, we want you to know that our focus is on you and making this transition as seamless as possible. For your reference, outlined below is the entity level detail of the acquisition, including important information to help determine who will be servicing your account or other products.

Post-close
On April 1, 2022, Great-West Life & Annuity Insurance Company (GWLA), the parent company of Empower Retirement, LLC (Empower) acquired the full service retirement business of Prudential Financial, Inc. In connection with the transaction, GWLA acquired all shares of the following entities, which are no longer affiliated with Prudential Financial, Inc.: Prudential Retirement Insurance and Annuity Company, Prudential Bank & Trust, FSB, Global Portfolio Strategies, Inc., TBG Insurance Services Corporation, MC Insurance Agency Services, LLC, and Mullin TBG Insurance Agency Services, LLC.

Please use the following to determine if Empower is now the service provider for your account. If you have multiple accounts, you may be a customer of Prudential Financial, Inc. and its affiliates (together, Prudential) and Empower.

<table>
<thead>
<tr>
<th>ACCOUNT TYPE</th>
<th>SERVICE PROVIDER</th>
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</thead>
<tbody>
<tr>
<td>If you are an annuitant, contingent annuitant or other beneficiary under a</td>
<td>...Your account remains with Prudential and was not impacted by the transaction.</td>
</tr>
<tr>
<td>group annuity contract issued or reinsured by Prudential’s pension risk</td>
<td>The “Important Disclosures Regarding the Empower Transaction” listed below do not apply to your account.</td>
</tr>
<tr>
<td>transfer business or plan participant whose benefit is administered by</td>
<td></td>
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<tr>
<td>Prudential’s pension risk transfer business...</td>
<td></td>
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<tr>
<td>How do I know if this applies to me?</td>
<td></td>
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<tr>
<td>You were previously issued an annuity certificate from the Prudential</td>
<td></td>
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<tr>
<td>Insurance Company of America in connection with your employer's defined</td>
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<tr>
<td>benefit plan OR previously received a communication from your employer that</td>
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<tr>
<td>Prudential has issued a guaranteed annuity covering all or a portion of your</td>
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<tr>
<td>pension benefit.</td>
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<tr>
<td>If you independently purchased an individual annuity, life insurance or</td>
<td>...Your account remains with Prudential and was not impacted by the transaction.</td>
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<tr>
<td>investment product with Prudential...</td>
<td>The “Important Disclosures Regarding the Empower Transaction” listed below do not apply to your account.</td>
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<tr>
<td>How do I know if this applies to me?</td>
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<td>• You independently purchased a product from Prudential (other than a Smart-</td>
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<tr>
<td>Solutions IRA) that is unrelated to an employer workplace plan.</td>
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<tr>
<td>• The product you purchased is issued by The Prudential Insurance Company of</td>
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<tr>
<td>America (PICA), Prudential Annuities Life Assurance Corporation (PALAC), Pruco</td>
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<tr>
<td>Life Insurance Company, or Pruco Life Insurance Company of New Jersey.</td>
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<tr>
<td>• You purchased an investment product or service through Pruco Securities, LLC.</td>
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<tr>
<td>If you are a participant in the Prudential Employee Savings Plan (PESP), the</td>
<td>...Empower is currently providing services to the plans as a sub-contractor to Prudential for a transitional period. During this period, Prudential will remain the service provider for the plans.</td>
</tr>
<tr>
<td>Jennison Associates Savings Plan, the Assurance Savings Plan, the Prudential</td>
<td>Please carefully review the “Important Disclosures Regarding the Empower Transaction” below that apply to you, as applicable.</td>
</tr>
<tr>
<td>Supplemental Employee Savings Plan, the Prudential Financial, Inc. 2021</td>
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<tr>
<td>Omnibus Incentive Plan and the attendant Prudential Long-Term Incentive</td>
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<tr>
<td>Program, the Prudential Financial, Inc. 2016 Deferred Compensation Plan for</td>
<td></td>
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<tr>
<td>Non-Employee Directors or the PGIM, Inc. Omnibus Deferred Compensation Plan...</td>
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<tr>
<td>How do I know if this applies to me?</td>
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<tr>
<td>• You receive statements and other notifications from Prudential in connection</td>
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<td>with one or more of these plans.</td>
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</table>
If you are a participant in a retirement plan previously serviced by Prudential Retirement, which may include defined benefit plans, non-qualified plans, defined contribution plans, and 401(k) plans (including a plan that permits self-directed brokerage accounts), or you are an account holder of a SmartSolution IRA, Auto Roll IRA, or NFS Prudential Brokerage Account...

How do I know if this applies to me?

• You receive a notification from Prudential Retirement notifying you that Empower will become the service provider for your account.
• You receive a welcome email or letter from Empower.

Important Disclosures Regarding the Empower Transaction

Effective April 1, 2022, the following will apply to you:

• All references to “Prudential Retirement” refer to Empower. Prudential Retirement is no longer a business unit of Prudential.
• Certain insurance products written by The Prudential Insurance Company of America were reinsured to GWLA and Great-West Life & Annuity Insurance Company of New York (for New York business). Empower Retirement will become the administrator of this business acquired from Prudential.
• Empower Retirement refers to the products and services offered by GWLA and its subsidiaries, including Empower Retirement, LLC. Empower Retirement is not affiliated with Prudential or its affiliates.
• Full-service retirement sales personnel and certain service personnel are no longer registered representatives of Prudential Investment Management Services LLC (PIMS) and are registered representatives of GWFS Equities, Inc. For a transitional period, certain back office and service personnel will remain registered representatives of PIMS.
• During a transition period, Prudential and, as applicable, its affiliates will continue to provide services to Empower. PIMS will continue to provide certain broker-dealer services under the terms of existing services agreements for certain plans and will continue to be the broker-dealer of record for existing SmartSolution IRA accounts and certain Auto Roll IRA accounts for a transitional period.
• Any documents pertaining to fraud or security commitments by Prudential Retirement are no longer applicable and are replaced with Empower’s commitments set forth at https://participant.empower-retirement.com/participant/#/articles/securityGuarantee.
• If Empower is the service provider for your account, Prudential’s Privacy Statements and Privacy Notices are replaced with Empower’s Privacy Notice set forth at https://www.empower-retirement.com/privacy for that account.

All product names, logos, and brands are property of their respective owners. “EMPOWER”, “EMPOWER RETIREMENT”, all associated logos, and product names are trademarks of Great-West Life & Annuity Insurance Company. Prudential, the Prudential logo and the Rock Design are trademarks of Prudential Financial, Inc. and its affiliates and are used under license.

Information provided herein, including linked documents, is being provided for informational or educational purposes only. By sharing it, neither PIMS nor Prudential is acting as your fiduciary as defined by the Department of Labor or otherwise. If you need investment advice, please consult with a qualified professional. Prudential Financial, its affiliates, and their financial professionals do not render tax or legal advice. Please consult with your tax and legal advisors regarding your personal circumstances.

Have additional questions? For Prudential accounts and products, please call 800-621-1089. For Empower accounts and products, please call 877-778-2100.

Empower Participant 4.2022