

*Where will retirement take you?*



## Putting stable value investments in ‘the investment spotlight’

As an employer, you probably know that Prudential retirement counselors are available to assist **New Jersey Defined Contribution Retirement Plan (NJDCRP)** participants to regularly review their plan investment options, which can help them ensure that their chosen investments are aligned with their long-term goals and objectives.

This year, to help plan participants better understand the plan investments that are available to them, each NJDCRP quarterly newsletter contains a section titled “the investment spotlight,” which focuses on one particular type of asset class—including stocks, bonds and stable value investments. The first quarter newsletter focused on stocks; last quarter, we reviewed bonds. This time, we’re looking at stable value investments.

### **The Focus of the Third Quarter Employee Newsletter**

The plan’s Third Quarter Employee Newsletter reminds participants about the key role that asset allocation\* and diversification\* play in the retirement planning process—and it focuses on stable value investments, one of the four asset classes offered by the plan.

The final 2020 Employee Newsletter will highlight the plan’s fourth asset class—balanced investments.

Please encourage your employees to learn as much as they can about the plan investments available to them—so they can make the choices that are in line with their long-term goals and objectives.

\* 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.**

### **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 can minimize your reliance on any one investment and help yourself 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.

## Encourage your employees to check their investments

It’s important for plan participants to regularly review how their money is invested. So be sure to encourage your employees to log on to their NJDCRP account at **[newjersey.retirepru.com](http://newjersey.retirepru.com)** to review their investments and make any changes they feel are necessary.

Employees who need assistance can call **866-NJDCRP1** (866-653-2771) toll-free.

### **Coming in the fourth quarter of 2020!**

We will be enhancing the plan sponsor website (<http://sponsorcenter.prudential.com>) to offer you:

- streamlined navigation from the landing page, giving you faster access to key website features; and
- the ability to initiate and obtain the status of inquiries online — through our new Service Center Portal.

## The plan's website has a new look—and a new URL

The State of New Jersey has redesigned the plan's participant website with you and your employees in mind! They have merged three websites into one, to make retirement planning easier than ever. Now, users can quickly and conveniently view information for any (or all) of the following plans in **one place**—at **newjersey.retirepru.com**:

- The New Jersey State Employees Deferred Compensation Plan (NJSEDCP)
- The New Jersey Alternate Benefit Program (NJABP)
- The NJDCRP

When you visit **newjersey.retirepru.com**, you'll find a separate section for each plan.

### Check out the website's great features!

The new website offers:

- Plan details and information on how to maximize your opportunities in the plan
- Tools that can help you make choices to put you on the road to financial wellness
- A "Personalized Assistance" section that gives you everything you need to get in contact with your Prudential retirement counselor
- A "Get Started" tab that outlines five key steps to retirement planning success—with tools and links to help you along the way.

Questions? Call **866-NJDCRP1** (866-653-2771) toll-free for assistance.



## Encourage your employees to contact their Prudential retirement counselor

### Personal assistance—at no extra cost

When it comes to retirement planning, your Prudential retirement counselor can help both you and your employees get the answers you need. Be sure to reach out to one of our knowledgeable retirement counselors *today*.

### Your Retirement Counselor Contact Information:

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Plan information can be obtained by calling **866-NJDCRP1** (866-653-2771) toll-free or by visiting **newjersey.retirepru.com**.



Amounts withdrawn are subject to income taxes. Withdrawals before age 59½ may also be subject to a 10% federal income-tax penalty and plan restrictions. Neither Prudential Financial nor any of its affiliates provide tax or legal advice, for which you should consult your qualified professional.

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