



# NJSEDCP

State Employees  
Deferred Compensation Plan

As a faculty or staff member of Rowan University, you may already be contributing to a 403(b) plan through the Alternate Benefit Program (ABP) or the Additional Contributions Tax-Sheltered (ACTS) Program. But you are also eligible to participate in the New Jersey State Employees Deferred Compensation Plan (NJSEDCP).

Whether you are just starting out or nearing the end of your career, the NJSEDCP can help you put Your Future in Focus. Visit the [NJSEDCP website](#) today for helpful information and tools that can help you prepare for a more financially secure retirement.

## Learn more about the NJSEDCP via the links below:

- [Top 5 things to know about the NJSEDCP](#)  
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- [NJSEDCP Plan Highlights](#)  
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- [Plan Presentation](#)  
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- [Calculators](#)  
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- Information about the NJSEDCP's investment options, including [GoalMaker®](#), which can help you choose your investments quickly and easily, and the [Prudential IncomeFlex Target® Balanced Fund](#), which for an additional fee, provides the growth potential many retirement investors want with the lifetime income guarantee they need.\*  
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- Actions you can take to **Put Your Future in Focus** ([Forms](#)).  
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- How to access your dedicated Prudential [Retirement Counselor](#).

\*Guarantees are based on the claims-paying ability of the insurance company and are subject to certain limitations, terms, and conditions. Withdrawals or transfers out of the IncomeFlex Target Fund proportionately reduce guaranteed values prior to locking in. After Lock-in, withdrawals or transfers out of the IncomeFlex Target Fund in excess of the Lifetime Annual Withdrawal Amount will reduce future guaranteed withdrawals proportionately and may even eliminate them.



**YOUR FUTURE IN FOCUS**



The Prudential Day One<sup>SM</sup> IncomeFlex Target<sup>®</sup> Balanced Fund was designed for use with Prudential IncomeFlex Target, an in-plan guaranteed retirement income product, and is available as an insurance company separate account under group variable annuity contracts issued by Prudential Retirement Insurance and Annuity Company (PRIAC), Hartford, CT. PRIAC does not guarantee the investment performance or return on contributions to the separate account. PRIAC is solely responsible for its financial condition and contractual obligations. Availability and terms may vary by jurisdiction, subject to regulatory approvals. Guarantees are based on the claims-paying ability of the insurance company and are subject to certain limitations, terms and conditions. Annuity contracts contain exclusions, limitations, reductions of benefits and terms for keeping them in force. Contract form #GA-2020-TGWB4-0805-NJ.

For this and other information, please visit [prudential.com/njsedep](http://prudential.com/njsedep) or call 866-NJSEDCP (866-657-3327) for a copy of the Prudential IncomeFlex Target<sup>®</sup> Important Considerations before investing.

GoalMaker is an optional tool and available at no additional cost. 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.

Neither Prudential Financial nor any of its representatives are tax or legal advisors and encourage you to consult your individual legal or tax advisor with any specific questions.

Retirement Counselors are registered representatives of Prudential Investment Management Services LLC (PIMS), Newark, NJ. PIMS is a Prudential Financial company.

Prudential Retirement's group variable annuity contracts are issued by Prudential Retirement Insurance and Annuity Company (PRIAC), Hartford, CT, a Prudential Financial company.

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