



Get in the game.



Join the NJSEDCP and take charge of your future.

Having enough money when you retire can mean the difference between sitting in a box seat, or sitting in the bleachers. Lucky for you, you've got the **New Jersey State Employees Deferred Compensation Plan (NJSEDCP)**. It offers a great way to save for your future by helping you:

- Enjoy tax advantages:
 - Traditional pre-tax contributions may lower your current federal income tax.
 - Roth after-tax contributions may provide tax-free withdrawals at retirement.
 - You can make either or both kinds of contributions.
 - Any earnings on all contributions grow tax-deferred.
- Choose an investment portfolio—GoalMaker[®] makes it easy. It's an optional asset allocation program available at no additional cost in the NJSEDCP.
- Benefit from dedicated help—from local Education Consultants and a Retirement Counselor.

Step up to the plate!

Call toll-free at 1-866-NJSEDCP (1-866-657-3327), or log on to www.prudential.com/njsedcp to get started. Toll-free TDD is available at 1-877-760-5166.

SAVE. ONLY YOU CAN DO IT.



NEW JERSEY STATE EMPLOYEES DEFERRED COMPENSATION PLAN



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Application of asset allocation and diversification concepts does not ensure safety of investments. **It is possible to lose money by investing in securities.**

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.

Amounts withdrawn from pre-tax contributions, as well as Roth distributions that are not qualified, are subject to ordinary income taxes. Withdrawals before age 59½ may also be subject to plan restrictions. See plan information regarding limitations on withdrawals from your account.

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