



Hoboken

# When you retire...

your work may stop, but your retirement income needs won't.

When you retire, you'll want to be confident that you'll have enough reliable income to maintain the lifestyle you want.

**A guaranteed source of retirement income can help.**

Learn how to make guaranteed retirement income\* a part of your retirement plans.

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Access online tools and resources, 24/7 at:

**[www.prudential.com/njsedcp](http://www.prudential.com/njsedcp)**

\* Guarantees are based on the claims-paying ability of the insurance company and are subject to certain limitations, terms and conditions. Withdrawals or transfers (other than transfers between Active IncomeFlex Target Funds) proportionately reduce guaranteed values prior to locking in. After Lock-in withdrawals in excess of the Lifetime Annual Withdrawal Amount will reduce future guaranteed withdrawals proportionately. There is an additional fee of about 0.90% for IncomeFlex Target.

**SAVE. ONLY YOU CAN DO IT.**



NEW JERSEY STATE EMPLOYEES  
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*The 2010  
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0210620-00001-00  
10/2011

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