



NJSEDCP

State Employees Deferred Compensation Plan

Your Future in Focus

Put Your Future in Focus

With Prudential's Retirement Income Calculator

Because you participate in the **New Jersey State Employees Deferred Compensation Plan (NJSEDCP)**, we know you care about your financial future. That's why Prudential Retirement® offers you a valuable tool to help you track your retirement planning progress—the Retirement Income Calculator.

The Retirement Income Calculator is designed to help NJSEDCP participants create retirement savings goals, find out if they're on track to reach them and show users what to do if they're not. In just a few minutes, by using the Calculator, you can:

- Create a vision for your future
- See how much monthly income you may need to help make that dream a reality
- Find out if you're saving enough to meet that goal
- Create an action plan to get your retirement savings on track—and keep them there

Plus, the Calculator automatically updates every time you log in to your account at prudential.com/njsedcp!

The Retirement Income Calculator is an account feature that's available to all NJSEDCP participants at no additional cost. Be sure to use it *today*!

Register Your Email Address with Prudential

Are you looking to cut down on the amount of mail you receive?

A great way to start is by registering your email address with Prudential Retirement. When you do, you can choose to receive all plan-related communications online and by email.

It's quick and easy to make the change:

1. Visit prudential.com/njsedcp.
2. Click on "Access My Account."
3. Click on "Register Now."
4. Follow the on-screen prompts.



To use the Calculator, simply log in to your account at prudential.com/njsedcp.

The Important Role that Debt Plays in Retirement

When it comes to retirement planning, there's often a lot of emphasis on how much *income* future retirees will receive once their working years are behind them. What's *not* often discussed is how much *debt* retirees will have—and why that's important to anyone planning for retirement.

Debt trends – and the long-term consequences of debt

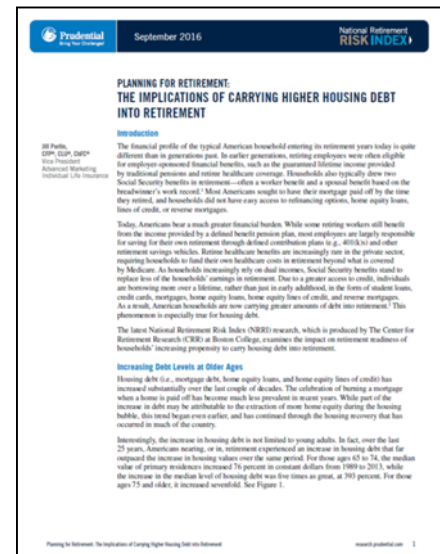
- Individuals are borrowing more over a lifetime—in the form of student loans, credit cards, mortgages, home equity loans, home equity lines of credit, and reverse mortgages. As a result, American households are now carrying greater amounts of debt into retirement.*
- Before retirement, debt repayments typically come from wages. In retirement, income generally comes from Social Security retirement benefits, and possibly, a pension and savings. If retirement income decreases, there may be less money to pay down outstanding debt.

Debt can have a substantial impact on an individual's quality of life in retirement.

That's why it's important for those planning for retirement to consider how much debt they may have in the future—and what they can do about that debt *today* to make their financial life tomorrow more enjoyable.

Prudential offers a compelling paper, *Planning for Retirement: The Implications of Carrying Higher Housing Debt into Retirement*, that explores the role of debt in retirement in much greater detail. Be sure to visit prudential.com/housingdebt to get your copy today.

To learn more about the effects of debt on your retirement—and the steps you can take to help yourself reduce that debt in the future—contact your Prudential retirement counselor.



* Source: Brown, Meta, and Donghoon Lee, Joelle Scally, Katherine Strair, and Wilbert van der Klaauw, "The Graying of American Debt," Federal Reserve Bank of New York, February 2016, <http://libertystreeteconomics.newyorkfed.org/2016/02/the-graying-of-american-debt.html#.V7MsH8sUXcs>

Take Advantage of a Valuable Resource: Your Prudential Retirement Counselor

Retirement planning is something that continuously occurs over the course of an individual's career. And just as your life will change over time, you may find that your retirement planning needs will as well. But you're far from alone in your retirement planning journey—thanks to your Prudential retirement counselors. Their goal is to help you navigate the retirement planning process, and get the answers you need along the way. And their assistance is available to you at *no additional charge*.

Be sure to contact one of your counselors *today* for the retirement planning support you need.

Region	Retirement Counselor	Phone	Email address
North Jersey	Rocco Attanasio	609-571-5532	rocco.attanasio@prudential.com
Central Jersey	Melanie Brassell	732-245-4733	melanie.brassell@prudential.com
South Jersey	Patricia Scherer	609-462-1239	patricia.scherer@prudential.com
Statewide	Stan Rovinski	609-218-3601	stan.rovinski@prudential.com
Statehouse/Mercer County	Marc Colasanto	732-908-6418	marc.colasanto@prudential.com
Retirees	Rich Parrett	732-865-6708	richard.parrett@prudential.com
Colleges/Universities (Northern Jersey)	Lily Lau	732-236-6782	lily.lau@prudential.com
Colleges/Universities (Central Jersey)	Bob Rooyackers	732-587-8331	robert.rooyackers@prudential.com
Colleges/Universities (Southern Jersey)	Cornell Fields	908-461-9148	cornell.fields@prudential.com
Division of Pensions and Benefits	Joseph Dancho	609-480-6105	joseph.dancho@prudential.com

Plan information can be obtained by calling toll-free at **866-NJSEDCP (866-657-3327)** or visit prudential.com/njsedcp.

Participants using the Retirement Income Calculator should consider other assets, income and investments (e.g. equity in a home, Social Security benefits, individual retirement plan investments, etc.) when assessing the adequacy of the estimated income stream as provided by this tool. The Retirement Income Calculator is hypothetical and for illustrative purposes only and is not intended to represent performance of any specific investment, which may fluctuate. There is no assurance that retirement income objectives will be met. It is possible to lose money by investing in securities.

Withdrawals, except for qualified withdrawals from a Roth 401(k), are generally taxed at ordinary income tax rates. Neither Prudential Financial nor any of its affiliates provide tax or legal advice for which you should consult your qualified professional. Qualified Roth distributions are federally tax free, provided the Roth account has been open for at least five tax years and the owner has reached age 59½, has died or has become disabled. Qualified Roth distributions may be subject to state and local income tax.

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