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June 5, 2026

TO: Certifying Officers, Alternate Benefit Program (ABP)

FROM: Christine Salvatore, Supervisor
New Jersey Division of Pensions & Benefits (NJDPB)
Defined Benefit and Defined Contribution Plans Reporting Bureau

SUBJECT: ABP DEFAULT PROVIDER – July 1, 2026

Please be advised the default Alternate Benefit Program (ABP) provider will be Empower (formerly known as Mass Mutual) for the period of July 1, 2026, through June 30, 2027.

The NJDPB strongly encourages ABP members to participate in their retirement planning; however, enrollees who do not choose a designated service provider within 45 days of program participation are enrolled with the approved default designated service provider.

The default designated service provider is authorized to accept employer and employee mandatory contributions and invest the contributions in the approved default option. It is important for employers to provide the default service provider with the employee's address in order for the employee to receive his or her account statement. Contributions continue to be sent to the default provider and invested in the approved default option until the ABP member designates a different provider or completes an application with the default designated service provider to change the option. The employer is then notified of the change.

ABP 403(b) participants must elect a designated service provider when they complete the salary reduction agreement and before any contributions are taken. If contributions are taken before a designated service provider is chosen, those contributions will be returned to the employer. To view the *ABP Salary Reduction Agreement* or for more information regarding the ABP, please visit our website at www.nj.gov/treasury/pensions

The NJDPB will provide notification of future fiscal year default providers annually.