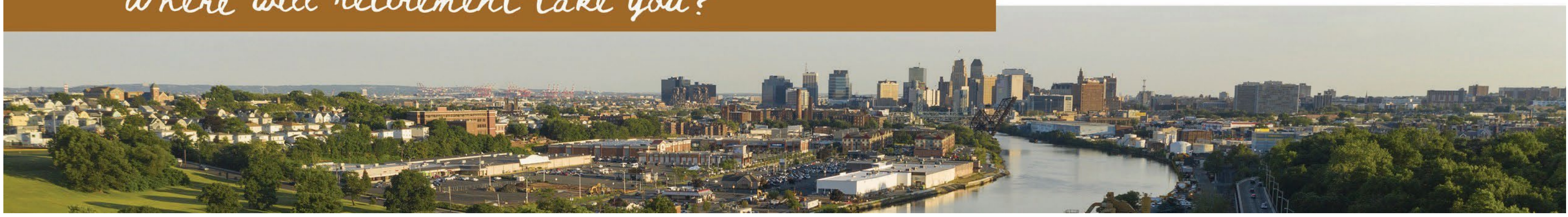
Explore Your Benefits

NJDCRP
New Jersey Defined
Contribution Retirement Plan

Where will retirement take you?



Register your account for easy and secure online access

Computers and smartphones are incredible devices. They offer instant access to the sum total of the world's knowledge. They help us stay in touch with family and friends. But they can also be powerful retirement planning tools — especially when you register your retirement account for online access.

You can set up your online account with just a few simple steps:

- Go to **empower.com/njplans**
- Click on *Register*.
- Select *I don't have a PIN*.
- Follow the prompts to create your username and a strong password.

Maybe you're thinking, "Sure, registering my account looks easy. But what are the advantages?" We're glad you asked:

- **It helps you safeguard your account** – Contrary to what some people may think, registering your account online can actually improve your account security.[1] With multifactor authentication, you (and only you) receive and enter a temporary security code each time you log in to your account. The code is sent via phone or text message. That extra step helps prevent unauthorized access to your account and information. You can also add your contact information to your account, so it's easy to reach you if any unusual activity occurs.
- **You can monitor your balance and estimated retirement income** – Because you can log in anytime from anywhere, you can check your account balance and track your estimated retirement income whenever it's convenient. You'll always know where you stand.
- **You can make changes** – With online account access, it's easy to change investment selections, rebalance your account, and make any other changes to keep your account in sync with your retirement planning goals. You can even update your communication preferences and choose e-delivery of your statements and other information (which can be more secure — and efficient — than relying on mailed hard copies).

Empower.com/njplans is also available anytime, anywhere. Download the Empower app for easy, on-the-go updates. Available for your mobile device or Apple Watch® in the App Store® from Apple® for IOS® or on Google Play™ from Android™.

1 For more information regarding account security, including the Empower Security Guarantee, visit empower.com/njplans and, from the list of additional links at the bottom of the page, click Security center.

CONSIDER ATTENDING A WEBINAR

Join us for a live 30–45-minute webinar. Various topics regarding retirement, investing and financial wellness will be available and updated monthly.

Go to **empower.com/njplans** and click on *Learning Center* to learn more and register for a webinar today.

CONTACT YOUR EMPOWER RETIREMENT PLAN COUNSELOR!

Talk to your Empower retirement plan counselor if you have any questions about consolidating your accounts, or if you would like assistance with retirement planning. Consider all your options and their features and fees before moving money between accounts.

Your retirement plan counselor contact information

Region	Retirement Counselor	Phone	Email address
NORTH JERSEY	Lily Lau	732-236-6782	lily.lau@empower.com
	Steve Surat	201-741-1080	steve.surat@empower.com
	Jordan Swartz	908-489-6672	jordan.swartz@empower.com
CENTRAL JERSEY	Melanie Brassell	732-245-4733	melanie.brassell@empower.com
	Mike Elnitski	609-664-8146	michael.elnitski@empower.com
	Paul Branca	609-722-0984	paul.branca@empower.com
SOUTH JERSEY	Jerard Gray	609-462-1239	jerard.gray@empower.com
	Mike Lynch	609-509-0045	michael.lynch2@empower.com
RETIREES	Don Wiggins	609-480-6105	donald.wiggins@empower.com

Plan information can be obtained by calling **866-657-3327** toll free or by visiting **empower.com/njplans**.

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