



NJDCRP

Defined Contribution Division



Learn About the Benefits of Plan Rollovers

How Consolidating Your Retirement Savings Can Put Your Future in Focus

When it comes to planning for retirement, as a participant in the **New Jersey Defined Contribution Retirement Plan (NJDCRP)**

Your Prudential Retirement Counselor

The in-person assistance you can rely on

Retirement planning is an ongoing process. And when it comes to your retirement planning journey, you can count on the assistance of your Prudential retirement counselor, **Stan Rovinski**. His goal is to help you get the retirement planning answers you need, so be sure to contact Stan *today*.

Your Retirement Counselor Contact Information

Stan Rovinski

Tel: 609-218-3601

Email: stan.rovinski@prudential.com

Plan information can be obtained by calling **866-NJDCRP1** (866-653-2771) toll free or by visiting prudential.com/njdcrcp.

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.

GoalMaker is an optional tool and available at no additional cost. GoalMaker's model allocations are based on generally accepted financial theories that take into account the historic returns of different asset classes. Past performance of any investment does not guarantee future results. Prudential Financial encourages participants to consider their other assets, income and investments when enrolling in the GoalMaker program. We also recommend participants periodically reassess their GoalMaker investments to make sure their model portfolio continues to correspond to their investment objectives, risk tolerance and retirement time horizon.

Stan Rovinski is a registered representative of Prudential Investment Management Services LLC (PIMS), Newark, NJ, a Prudential Financial company.

