



Get on track and stay on track with GoalMaker

Your State of New Jersey Retirement Plans include GoalMaker[®], an easy-to-use, optional asset allocation program, which is available at no additional cost.

- GoalMaker helps you choose a pre-selected portfolio of investments that may be best suited to your financial wellness goals.
- To help keep your retirement goals on track, GoalMaker automatically rebalances your account every quarter.* This is important because market volatility may cause your original allocations to become out of balance. Automatic rebalancing ensures your investments stay in line with your chosen strategy.
- GoalMaker also offers an optional age adjustment feature that shifts your allocations to more conservative portfolios as you near retirement.

Which GoalMaker portfolio may be right for you? Find out now.

Determine your investment style and years to retirement using the Investor Style Quiz on the next page to get started.

Investor Style Quiz*

Circle the score for your response to each statement

1. The possibility that I won't achieve a high enough rate of return over the long term

- I am very concerned** **10**
- I am somewhat concerned** **7**
- I am not concerned** **3**

2. The loss of "buying power" or "quality of life" from the effects of inflation

- I am very concerned** **6**
- I am somewhat concerned** **4**
- I am not concerned** **1**

3. Wide swings in the value of my account over one to three months

- I am very concerned** **0**
- I am somewhat concerned** **4**
- I am not concerned** **12**

4. Wide swings in the value of my account over one to two years

- I am very concerned** **2**
- I am somewhat concerned** **6**
- I am not concerned** **12**

5. Which of the following causes you the most concern about the investments in your account?

- My future ability to get back at least the same amount of money that I put in** **2**
- That my money is not earning enough** **6**
- How much I have gained or lost this month** **0**

6. One of the investments in your plan has performed very well for a few years. If it suddenly dropped 15% in three months, what would you do?

- Sell immediately** **0**
- Hold it** **6**
- Buy more** **8**

7. Your experience with stock investments

- A great deal** **6**
- A fair amount** **4**
- Very little** **2**
- None** **1**

8. Your comfort level with stock investments

- A great deal** **12**
- A fair amount** **10**
- Very little** **4**
- None** **0**

9. Your experience with bond investments

- A great deal** **5**
- A fair amount** **3**
- Very little** **2**
- None** **1**

10. Your comfort level with bond investments

- A great deal** **7**
- A fair amount** **4**
- Very little** **3**
- None** **0**

Please add up the points corresponding to each of your answers to determine your total score.

Total Points

Conservative	0 - 40 pts.
Moderate	41 - 60 pts.
Aggressive	61 + pts.

Investor Style	Code	Years to Retirement	
Conservative	C	01	0 - 5
Moderate	M	02	6 - 10
Aggressive	R	03	11 - 15
		04	16+

My Investor Style Code is:

*This quiz is designed to be used as a guide only and is not intended as financial advice. Your financial decisions should not be based solely on the score you have obtained using the worksheet.

Now, match up your investor style code to the GoalMaker Portfolio Model Allocations chart. If you feel the investment mix is appropriate, consider putting this strategy into action by enrolling in GoalMaker.

GoalMaker Portfolio Model Allocations

Allocations with Income	Conservative				Moderate				Aggressive			
	C01	C02	C03	C04	M01	M02	M03	M04	R01	R02	R03	R04
Stable Value—DCP Stable Value Fund	10	9	6	4	14	11	8	4	13	11	6	0
Fixed Income—Core Bond Enhanced Index/PGIM Fund	13	10	8	5	16	12	9	4	15	11	7	0
Large-Cap Stock-Growth—Polen Capital Large Cap Growth Fund	2	2	4	5	4	5	6	8	8	9	11	13
Large-Cap Stock-Value—Large Cap Vaule/LSV Asset Management Fund	2	2	4	5	4	5	6	8	8	9	11	13
Small/Mid-Cap Stock-Growth—Small Cap Growth/RBC Fund	0	1	1	1	2	2	3	4	4	4	5	8
Small/Mid-Cap Stock-Value—Small Cap Value/TBCAM Fund	0	1	1	1	2	2	3	4	4	4	5	8
International Stock—International Blend/Lazard Fund	1	3	3	5	4	7	8	9	9	11	13	15
Diversified Emerging Markets—Oppenheimer Developing Markets Fund Y*	0	0	1	1	1	2	3	4	3	4	5	6
Diversified Real Assets—PIMCO All Asset Fund Instl*	2	2	2	3	3	4	4	5	6	7	7	7
Retirement Income—Prudential IncomeFlex Target Balanced Fund	70	70	70	70	50	50	50	50	30	30	30	30
Grand Total	100	100	100	100	100	100	100	100	100	100	100	100
	C01	C02	C03	C04	M01	M02	M03	M04	R01	R02	R03	R04
Income	70	70	70	70	50	50	50	50	30	30	30	30
Stock	7	11	16	21	20	27	33	42	42	48	57	70
Fixed Income	13	10	8	5	16	12	9	4	15	11	7	0
Stable Value	10	9	6	4	14	11	8	4	13	11	6	0
	100	100	100	100	100	100	100	100	100	100	100	100

Allocations	Conservative				Moderate				Aggressive			
	C01	C02	C03	C04	M01	M02	M03	M04	R01	R02	R03	R04
Stable Value—DCP Stable Value Fund	41	36	22	11	32	22	14	5	18	14	7	0
Fixed Income—Core Bond Enhanced Index/PGIM Fund	34	29	25	18	27	25	20	9	25	20	11	0
Large-Cap Stock-Growth—Polen Capital Large Cap Growth Fund	5	7	10	13	8	10	12	16	11	12	15	19
Large-Cap Stock-Value—Large Cap Vaule/LSV Asset Management Fund	5	7	10	13	8	10	12	16	11	12	15	19
Small/Mid-Cap Stock-Growth—Small Cap Growth/RBC Fund	2	3	5	7	3	5	7	10	6	7	9	12
Small/Mid-Cap Stock-Value—Small Cap Value/TBCAM Fund	2	3	5	7	3	5	7	10	6	7	9	12
International Stock—International Blend/Lazard Fund	5	7	11	16	9	11	14	19	11	14	18	22
Diversified Emerging Markets—Oppenheimer Developing Markets Fund Y*	1	2	4	6	3	4	5	6	4	5	6	7
Diversified Real Assets—PIMCO All Asset Fund Instl*	5	6	8	9	7	8	9	9	8	9	10	9
Grand Total	100	100	100	100	100	100	100	100	100	100	100	100
	C01	C02	C03	C04	M01	M02	M03	M04	R01	R02	R03	R04
Stock	25	35	53	71	41	53	66	86	57	66	82	100
Fixed Income	34	29	25	18	27	25	20	9	25	20	11	0
Stable Value	41	36	22	11	32	22	14	5	18	14	7	0
	100	100	100	100	100	100	100	100	100	100	100	100

*Registered mutual fund.

These model portfolios are provided as samples and not as investment recommendations. The model portfolios are based on generally accepted investment practices and take into account the principles of modern portfolio theory, in which allocations are adjusted in an effort to achieve maximum returns for a given level of risk. You should consider other assets, income and investments (e.g. equity in a home, Social Security benefits, individual retirement plan investments, etc.), in addition to your interest in the Plan, to the extent those items are not taken into account in the model before applying these models to your individual situation. Please note that, in addition to the specific investments used in the GoalMaker model portfolios, other designated investment alternatives have similar risks and return characteristics. Information regarding those designated investment alternatives can be found in your plan enrollment materials or by logging on to your retirement account. The GoalMaker portfolios are subject to change including, for example, the replacement of investment options and allocations within the portfolios. You will be notified in writing in advance of such changes. **Past performance of investments or asset classes does not guarantee future results.**



Where will retirement take you?

To enroll in GoalMaker, visit newjersey.retirepru.com or call toll-free:

NJSEDCP

866-NJSEDCP (866-657-3327)

NJABP

855-NJABP-11 (855-652-2711)

NJDCRP

866-NJDCRP1 (866-653-2771)

TDD is available at 877-760-5166. You can also meet with on-site Prudential retirement counselors who can help in person. Visit the site above for counselor contact information.

You should consider the fund's investment objectives, risks, charges and expenses before investing. The prospectus and the summary prospectus (if available) contain complete information about the investment options available through your plans. Please call 866-657-3327 for a free prospectus and, if available, a summary prospectus that contain this and other information about our mutual funds. You should read the prospectus and summary prospectus (if available) carefully before investing. You can lose money when investing in securities.

Shares of the registered mutual funds are offered by Prudential Investment Management Services LLC (PIMS), Newark, NJ. PIMS is a Prudential Financial company. Prudential Retirement® is a Prudential Financial business. Retirement Counselors are registered representatives of PIMS.

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Prudential Retirement's separate accounts are available under group variable annuity contracts issued by Prudential Retirement Insurance and Annuity Company (PRIAC), Hartford, CT. PRIAC is a Prudential Financial company.

The DCP Stable Value Fund is a trust product that is composed of a group annuity contract issued by The Prudential Insurance Company of America and a portfolio of assets owned by the New Jersey State Employees Deferred Compensation Plan or its designee. Guarantees apply during the term of the group annuity contract. The Fund is not issued or guaranteed by the U.S. government or by any state government or agency. Transfers into the Fund may be made at any time. Transfers out of the Fund may be made to other investment options that are accepting contributions at such time. If in the future the plan adds an investment option(s) with characteristics similar to the DCP Stable Value Fund, transfers to such new option(s) may be subject to restrictions. The Prudential Insurance Company of America, Newark, NJ, is a Prudential Financial company.

The Prudential Day One® IncomeFlex Target® Balanced Fund is designed for use with Prudential IncomeFlex Target®, an in-plan guaranteed retirement income product, and is available as an insurance company separate account under group variable annuity contracts issued by Prudential Retirement Insurance and Annuity Company (PRIAC), Hartford, CT. PRIAC does not guarantee the investment performance or return on contributions to the separate account. PRIAC is solely responsible for its financial condition and contractual obligations. Availability and terms may vary by jurisdiction, subject to regulatory approvals. Guarantees are based on the claims-paying ability of the insurance company and are subject to certain limitations, terms and conditions. Annuity contracts contain exclusions, limitations, reductions of benefits and terms for keeping them in force. Contract form #GA-2020-TGWB4-0805. For more information, participants should contact the Participant Service Center at 877-PRU-2100 (877-778-2100) and request a copy of the Prudential IncomeFlex Target Important Considerations before investing. PRIAC is a Prudential Financial company.

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. But of course, past performance of any investment does not guarantee future results. Participants should consider their other assets, income and investments (e.g. equity in a home, Social Security benefits, individual retirement plan investments, etc.), in addition to their interest in the Plan, to the extent those items are not taken into account in the model. Participants should also periodically reassess their GoalMaker investments to make sure their model portfolio continues to correspond to their changing attitudes and retirement time horizon.

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