



Footbridge over Spring Lake

Test

al Association of Government Defined
tribution Administrators, Inc.

NAGDCA
COGNITION AWARD
"REVENUE"
"DEFINED"
"CON"
Employees
AWARD WINNING!
NAGDCA Leadership
Recognition

your knowledge about the NJ State Employees Deferred Compensation Plan

Invitation to William Paterson University Employees February 21st 2013 Room 216 University Commons (Student Center)

Multiple Choice Quiz

The New Jersey State Employees Deferred Compensation Plan (457):

- | | |
|--|---|
| <input type="checkbox"/> is a retirement plan that you can contribute to in addition to the 403(b) plan; | <input type="checkbox"/> has no age-related 10% distribution penalty; |
| <input type="checkbox"/> enables employees to contribute up to \$34,000 annually;* | <input type="checkbox"/> now offers Roth after-tax contributions; or |
| <input type="checkbox"/> can reduce your current federal income tax liability; | <input type="checkbox"/> ALL OF THE ABOVE! |

Discover why the correct answer is ALL OF THE ABOVE!

Contact Manuel Zavala at zavala.manuel@prudential or (908) 461 - 9148 to schedule an individual meeting on February 21st 2013 between 10am to 3pm (Seminar 12pm - 1pm). Both employees who are new to the plan and those already enrolled are encouraged to schedule a meeting.

Find out what the NJSEDCP can do for you!

SAVE. ONLY YOU CAN DO IT.



NEW JERSEY STATE EMPLOYEES
DEFERRED COMPENSATION PLAN

*The 2010
Pensions & Investments
Eddy Awards*

**SIGNATURE • 2010
AWARDS** PROFIT SHARING/401k
COUNCIL OF AMERICA
WINNER



Prudential

* Maximum annual contribution limit to the NJSEDCP for 2012 is \$17,000. You may also be eligible to make catch-up contributions. Your Plan offers two types of catch-up contributions. If you are age 50 or over as of December 31, 2012, you can contribute an extra \$5,500 for a total contribution amount of \$22,500 in 2012. Your Plan also offers a Special 457 Catch-up for participants who have not always maximized their annual contributions to the NJSEDCP. If eligible, your maximum annual contribution would be \$33,000 in 2011. Participants must choose between the Age 50 Catch-up and Special 457 Catch-up each year he/she is eligible; contributions cannot be made under both in the same tax year. For more information about eligibility or the procedure for electing Special 457 Catch-up, please call toll-free at 1-866-NJSEDCP (1-866-657-3327). Toll-free TDD is available at 1-877-760-5166.

Maximum annual contribution limit to the ABP or ACTS Program in 2012 is \$17,000. This amount is in addition to any NJSEDCP contributions.

Amounts withdrawn from pre-tax contributions, as well as earnings on Roth contributions that are not qualified, are subject to ordinary income taxes. See plan information regarding limitations on withdrawals from your account.

Neither Prudential Financial nor any of its representatives are tax or legal advisors; we encourage you to consult your individual legal or tax advisor with any specific questions.

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