

*Where will retirement take you?*

## HELP IMPROVE YOUR FINANCIAL WELLNESS DURING NATIONAL RETIREMENT SECURITY MONTH

Seven in 10 Americans believe more money would solve most of their problems<sup>1</sup> — but it can be hard to know how to start making that goal a reality. In celebration of National Retirement Security Month (NRSM), here are three simple steps you can take to help improve your financial wellness today:

**Meet with a financial professional** - Our experienced Empower retirement plan counselors can evaluate your full financial picture to help ensure you're on track to reach your short- and long-term goals.

**Use your financial tools** – Your online account gives you free access to intuitive tools that can help you manage your bills, prepare for unexpected expenses, plan for retirement and more.

**Make sure your account info is up to date** - According to a recent Empower survey, about one in three Americans has been a victim of identity theft,<sup>2</sup> but you can help protect yourself from fraud by taking a moment to make sure the information in your account is up-to-date — help protect your account against fraud by making sure your account is registered with a strong username and password. For extra security, we also recommend providing your current email addresses and phone numbers for security alerts.

Financial happiness is an ongoing journey, and we want to support you on that journey. This NRSM, consider taking these next steps along the path to the financial future you want. Visit [empower.com/njplans](https://empower.com/njplans) to get started 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	<a href="mailto:lily.lau@empower.com">lily.lau@empower.com</a>
	Steve Surat	201-741-1080	<a href="mailto:steve.surat@empower.com">steve.surat@empower.com</a>
	Jordan Swartz	908-489-6672	<a href="mailto:jordan.swartz@empower.com">jordan.swartz@empower.com</a>
CENTRAL JERSEY	Melanie Brassell	732-245-4733	<a href="mailto:melanie.brassell@empower.com">melanie.brassell@empower.com</a>
	Jose Valette	732-428-2314	<a href="mailto:jose.valette@empower.com">jose.valette@empower.com</a>
	Paul Branca	609-722-0984	<a href="mailto:paul.branca@empower.com">paul.branca@empower.com</a>
SOUTH JERSEY	Jerard Gray	609-462-1239	<a href="mailto:jerard.gray@empower.com">jerard.gray@empower.com</a>
	Mike Elnitski	609-664-8146	<a href="mailto:michael.elnitski@empower.com">michael.elnitski@empower.com</a>
RETIREEES	Don Wiggins	609-480-6105	<a href="mailto:donald.wiggins@empower.com">donald.wiggins@empower.com</a>

Plan information can be obtained by calling **866-657-3327** toll free or by visiting [empower.com/njplans](https://empower.com/njplans).

1 Empower Financial Happiness study, 2023.

2 Empower Personal Wealth post meeting survey data for July and August 2023.

Investing involves risk, including possible loss of principal.

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