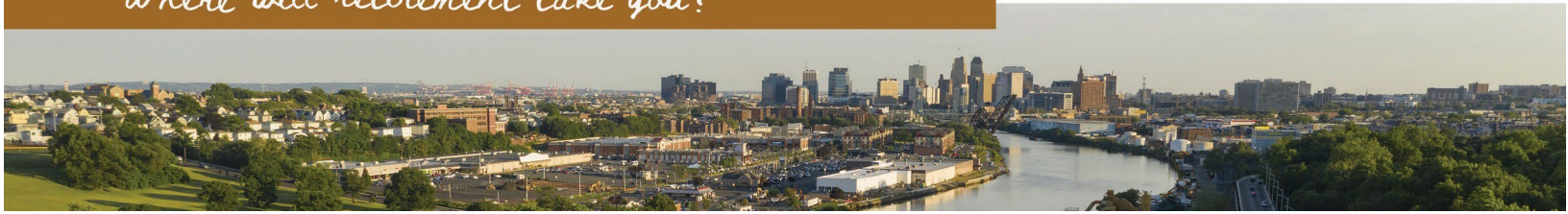


Where will retirement take you?



Tips for navigating volatile markets

Weathering periods of market volatility is a normal part of the investing process. Nobody likes to see their account balance drop, but there are ways to help minimize some of the anxiety related to market volatility:

- **Stay calm and disciplined** – Market downturns can cause anxiety and emotional panic for many. While the fear around a volatile market may make you feel the need to do something, or anything, sometimes the best thing to do is just stay calm and stick to your long-term strategy. If you are closer to retirement, market downturns can be more concerning. Being properly prepared is key. Consider talking with a State of New Jersey retirement plan counselor to help ensure your risk tolerance and asset allocation reflect your retirement goals.
- **Don't try to time your investing** – You may be tempted to shift your assets into more conservative investments following a market downturn and reinvest when markets start to bounce back. But think twice before you engage in this practice, which is known as “market timing.” People who leave their money invested may experience better returns than those who don't. Missing the market's best days can affect your return on investment.

Always keep in mind that building, maintaining and spending down your retirement nest egg is more like a marathon than a sprint. If you have any questions, visit empower.com/njplans to schedule some time with your local State of New Jersey retirement plan counselor.

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. E-learning seminars are also available.

Contact your State of New Jersey retirement plan counselor!

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

Your State of New Jersey retirement plan counselor contact information:

Region	Retirement Counselor	Phone	Email address
NORTH JERSEY	Lily Lau	732-236-6782	lily.lau@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
RETIREEES	Don Wiggins	609-480-6105	donald.wiggins@empower.com

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

Investing involves risk, including possible loss of principal.

Securities, when presented, are offered and/or distributed by Empower Financial Services, Inc., Member FINRA/SIPC. EFSI is an affiliate of Empower Retirement, LLC; Empower Funds, Inc.; and registered investment adviser Empower Advisory Group, LLC. This material is for informational purposes only and is not intended to provide investment, legal, or tax recommendations or advice.

Asset allocation, diversification, or rebalancing does not ensure a profit or protect against loss.

The Retirement Readiness Review is provided by an Empower representative registered with Empower Financial Services, Inc. and may provide tailored retirement education and guidance at no additional cost to participants.

“EMPOWER” and all associated logos and product names are trademarks of Empower Annuity Insurance Company of America.

©2025 Empower Annuity Insurance Company of America. All rights reserved. RO4549341-0625