

Where will retirement take you?

ONLINE TOOLS AVAILABLE THROUGH YOUR NEW JERSEY DEFINED CONTRIBUTION RETIREMENT PLAN (NJDCRP)

Tracking your financial wellness is a lot like tracking your physical wellness. There's no single number or measurement that gives you a meaningful picture of your overall status. Instead, you look at multiple factors and how they're interrelated so you can make smart decisions on how to improve and help reach your goals.

So, to help you get a big-picture perspective on your personal finances, check out the following online tools available to you the next time you log in:

Net worth – Your net worth compares what you own (your assets) and what you owe (your liabilities). It provides a much better measure of your overall financial stability than only looking at your income alone.

Budget and cash flow – Together, the budgeting and cash flow tools can help you make and stick to a financial wellness plan. With the budgeting tool, you can create a detailed spending plan for each month to help you stay on course. And the cash flow tool shows you the difference between your income and expenses over time — along with spending trends by category and month-to-month comparisons.

Savings Planner – The Savings Planner helps you see how much you're saving to help you pay down debt and work toward financial goals beyond retirement alone.

You can't improve what you don't measure. The planning tools available with your **NJDCRP** account help you measure your complete financial picture so you can make the changes that can help your financial wellness in the long run. Log in at empower.com/njplans and start exploring!

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.

Your retirement plan counselor contact information

Region	Retirement Counselor	Phone	Email address
NORTH JERSEY	Lily Lau	732-236-6782	lily.lau@empower.com
	Steve Surat	201-741-1080	steve.surat@empower.com
	Jordan Swartz	908-489-6672	jordan.swartz@empower.com
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RETIREES	Don Wiggins	609-480-6105	donald.wiggins@empower.com

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

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