Exciting changes, same dedicated service

As the second-largest retirement services provider in the U.S.[1], Empower provides retirement services, managed accounts, financial wellness, and investment solutions to plans of all types and sizes. In fact, everything Empower does is designed to support your financial success as you prepare for retirement. Helping you prepare for your future is the Empower way. It's why over 18 million Americans trust Empower with their savings.[2]

Participant account access

NJ Higher Education and Empower are here to help. Regardless of whether your plan originated at Prudential or MassMutual, you can continue to count on the excellent service you're accustomed to. Participants can enjoy 24/7 access to news, resources, and planning tools to help them prepare for the retirement they want.

NJ Higher Education Alternate Benefit Program (ABP) 401(a)

(Formerly MassMutual)

Retirement Account Website
Manage your account online with a multitude of resources and information. Visit **empower.com/njhe.**

Empower Customer Care Center
Call **866-816-4400** weekdays from 8 a.m. to 10 p.m. ET and Saturdays from 9 a.m. to 5:30 p.m. ET.

Gitterman Wealth Management
For assistance with enrolling and/or choosing investments, contact Gitterman Wealth Management at 848-248-4405 or online at investor.gittermanwealth.com/contact.

NJ Higher Education Alternate Benefit Program (ABP) 401(a)

(Formerly Prudential)

Retirement Account Website
Manage your account online with a multitude of resources and information. Visit **empower.com/njplans**.

Dedicated Customer Care Center
To speak with a representative, call **866-657-3327** weekdays from 8 a.m. to 10 p.m. ET and Saturdays from 9 a.m. to 5:30 p.m. ET.

Empower Dedicated Retirement Plan Counseling Team
For assistance with enrolling and/or choosing investments, contact Empower at **empower.com/njplans**. Click on *Meet your plan representatives.*

NJ Higher Education Alternate Benefit Program (ABP) or Additional Contributions Tax-Sheltered (ACTS) Program 403(b)

(Formerly MassMutual)

Retirement Account Website
Manage your account online with a multitude of resources and information. Visit **empower.com/njhe**.

Empower Customer Care Center
Call **866-816-4400** weekdays from 8 a.m. to 10 p.m. ET and Saturdays from 9 a.m. to 5:30 p.m. ET.

Gitterman Wealth Management
For assistance with enrolling and/or choosing investments, contact Gitterman Wealth Management at 848-248-4405 or online at investor.gittermanwealth.com/contact.

NJ State Employees Deferred Compensation Plan 457(b)

(Formerly Prudential)

Retirement Account Website
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Dedicated Participant Service Center
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Empower Dedicated Retirement Plan Counseling Team
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1 Pensions & Investments 2022 Defined Contribution Survey. Ranking measured by total number of participants as of September 2022.

2 As of December 31, 2023. Information refers to all retirement business of Empower Annuity Insurance Company of America (EAICA) and its subsidiaries, including Empower Retirement, LLC; Empower Life & Annuity Insurance Company of New York (ELAINY); and Empower Annuity Insurance Company (EAIC), marketed under the Empower brand.

Important information: Effective April 1, 2022, Empower officially acquired the retirement business of Prudential. For more information associated with the acquisition, please visit **docs.empower.com/Empower/PRU/Empower-Transition-Disclosure-Participant.pdf**.

On December 31, 2020, Empower acquired the retirement business of Massachusetts Mutual Life Insurance Company. Empower refers to the products and services offered by Empower Annuity Insurance Company of America and its subsidiaries, including Empower Retirement, LLC. Empower is not affiliated with MassMutual or its affiliates.